

City of Cambridge Consolidated Plan

Strategic Plan for 2006 to 2010



Cambridge Community Development Department
May 2005



5 Year Strategic Plan

This document includes Narrative Responses to specific questions that grantees of the Community Development Block Grant, HOME Investment Partnership, Housing Opportunities for People with AIDS and Emergency

Shelter Grants Programs must respond to in order to be compliant with the Consolidated Planning Regulations.

GENERAL

Executive Summary

The Executive Summary is optional, but encouraged. If you choose to complete it, please provide a brief overview that includes major initiatives and highlights that are proposed throughout the 3-5 year strategic planning period.

The City of Cambridge's Five-Year Consolidated Plan covers the time period from July 1, 2005 to June 30, 2010. The Plan describes the City's initiatives to:

- Create a suitable living environment for its residents,
- Promote neighborhood revitalization,
- Increase the City's stock of affordable housing,
- Promote economic revitalization and increase economic opportunities for its residents and
- End chronic homelessness within the City.

These initiatives are carried out by the City's Community Development Department (CDD), the City's Department of Human Service Providers (DHSP) and various other local agencies these Departments work with as needed. These initiatives are consistent with guidelines set forth by the U.S. Department of Housing and Urban Development (HUD) in accordance with the regulations governing the utilization of Federal funds and are based upon the needs that the City has determined exist through its own assessment and the on-going input of Cambridge residents.

The actual level of funding Cambridge receives from HUD is determined annually and is based upon a formula all entitlement communities are subject to, in relation to HUD's overall annual budget. For fiscal year 2006, Year One of the Five-Year Plan, Cambridge will receive \$3,614,262 in Community Development Block Grant (CDBG) funds, \$1,139,647 in Home Investment Partnership Act (HOME) funds, an additional \$500,000 in HOME CHDO funds and \$139,616 in Emergency Shelter Grant (ESG) funds. Because the actual funding level is governed by HUD's annual budget it is impossible to project future funding levels.

Funding Outlook

Early in 2005 the White House released its Proposed Budget for FY 2006. The Proposed Budget involved drastic changes for the Department of Housing and Urban Development (HUD), highlighted by the proposal to eliminate the CDBG program as it is presently constituted. In place of the CDBG program the administration proposed a new vehicle for federal community development funding entitled the Strengthening America's Communities Initiative (SACI), which would place all CDBG funding, plus 17 other federal grant programs, under the control of the Department of Commerce, with an emphasis on economic development. As it was proposed, this new funding vehicle would be funded at approximately \$1.5 billion dollars less in FY 2006 than the CDBG program was funded at alone in FY 2005.

Upon the release of the Proposed Budget for FY 2006 there was a substantial disagreement by both key Democrats and Republicans in Congress. At the time of this document's writing the Senate Budget Committee, which provides guidance to the Appropriations sub-committees in determining actual levels of federal funding, acted to restore \$1.5 billion dollars to the Budget line item for community development in FY 2006, effectively level-funding community development spending at FY 2005's level. It is now the work of Budget appropriation committees to determine within which Department this money will be located and if it will remain as the CDBG program at HUD.

It is prudent, therefore, to recognize the potential for a large decrease in federal funding, as the administration's Proposed Budget for FY 2006 clearly suggests. The details governing any distribution of funds to the City of Cambridge under any scenario other than the one presently extant, with CDBG and HUD as its steward, are unknown, as no details have been provided with the Proposed Budget.

Additionally, there also exists the potential for a change in the formula that governs each municipality's allocation of federal CDBG funds. The net effect on the City of Cambridge, should a change in the formula be enacted, could total a 50% decrease in CDBG funds. On this point there has been no official position taken by HUD at this time, and therefore it is too early to provide any timetable or context for a change in the existing formula. However, the current interest in changing the formula can be understood as a significant development as it concerns the funding outlook for the City of Cambridge.

Therefore, because of the above-mentioned factors, it is not possible at this time to accurately assess the funding outlook for the City of Cambridge for the 5-year period ending June 30, 2010. The assumptions made in this Plan are based on the funding level of the City's FY 2006 allocation remaining constant, which is in-line with the previous 5 years' annual funding levels, and assumes a steady level of funding for FY's 2007 to 2010. Should a substantial change in the level of federal funding occur, then it is reasonable to expect any number of the goals and objectives stated within this Plan will change as well. The City of Cambridge strives to leverage the funds it currently receives, and always looks for various funding sources and partners, but the net effect of a decrease in federal support for community development, either nation or region-wide, would create a multitude of challenges which cannot be quantified at this time.

City Profile

The City of Cambridge is located in southeast Middlesex County across the Charles River from the City of Boston, and occupies a land area of 6.26 square miles. The Towns of Watertown and Belmont border the City on the west, the Town of Arlington and the City of Somerville border Cambridge on the north.

According to the 2000 Census, the City's population in calendar year 2000 was 101,355, down from a 1950 peak of 120,740, but up from the 1990 population of 95,802.

Cambridge, first settled in 1630 by a group from the Massachusetts Bay Company, was originally incorporated as a town in 1636 and became a city in 1846. Since 1940, the City has had a council-manager form of government with nine City Councilors elected at-large every two years.

- Cambridge is a city of 13 neighborhoods, ranging in population from 673 (Cambridge Highlands) to 13,072 (Mid Cambridge) (Source: 2000 US Bureau of Census). Most neighborhoods have their own community organizations. Residents often participate vocally in City debates.
- Cambridge is diverse ethnically. Sixty-eight percent of all residents are white; 12% are black; 12% are Asian; and 8% are other races, including American Indian, Pacific Islander, or two or more races in combination. Seven percent (7%) of all residents are of Hispanic background (Source: 2000 US Bureau of Census).
- Cambridge is a city of renters. 71.7% of all households are rented; 28.3% are owned. Approximately 8.6% of homes are single family; 14.4% are two family; 11.3% are three families; 8.8% are in 4-8 unit buildings; 30.7% are in buildings of 9 or more units; 21.2% of units are condominiums; 3.2% are mixed use residential/commercial; and 1.8% are rooming houses. 14.4% of all units are publicly owned or subsidized.
- Over three-quarters of all local jobs are in services (81%). Service employment is dominated by education, business, including research and development and computer/software, engineering, government and management, and health services. Ten percent (10%) of all jobs are in retail and wholesale trade; 9% are in manufacturing and construction. The largest employers in Cambridge include (1) Harvard University, (2) MIT, (3) City of Cambridge, (4) Cambridge Public Health Commission, (5) Mt. Auburn Hospital, (6) Federal Government, (7) Biogen Idec, (8) Millenium Pharmaceuticals, (9) Genzyme, and (10) Draper Laboratories.
- The fastest growing sector of the economy is now the life sciences, including biotechnology firms, medical laboratories and instrument makers.

The Primary Activities, Objectives and Goals for the 5-Year period covering FY 2006 to FY 2010 are as follows:

Affordable Housing

The primary objective of Cambridge's Housing Division as it relates to the CDBG program is to preserve and expand the City's stock of affordable rental and home-ownership units. As Cambridge is a built-out City with little developable land, the primary methods employed to achieve this goal are the acquisition and conversion of units to affordability, the rehabilitation of existing units owned by low and moderate-income individuals and re-financing expiring use properties and inclusionary zoning policies.

The primary challenges to achieving this objective are Cambridge's highly competitive real-estate market, Cambridge's small size and lack of undeveloped land, and the decreasing availability of federal funding through the Section 8 program.

The Primary Objectives are as follows:

- Create new affordable rental units that are targeted for extremely low, low and moderate-income families and individuals.
- Increase affordable homeownership opportunities for first-time low and moderate-income buyers.
- Preserve affordable rental housing opportunities, and enhance access for extremely low, low and moderate-income renters.
- Continue to stabilize owner-occupied one to four family buildings owned by extremely low, low and moderate-income households.

The goals for the 5-year period ending June 30, 2010 are to create 225 new affordable rental units, add 325 affordable home-ownership units to the City's stock, preserve the affordability of 250 rental units, and to stabilize 250 units through rehabilitation.

**Energy Efficiency Development Principle
& The Energy Star Performance Standards**

The City of Cambridge encourages its non-profit housing developers to achieve an overall energy efficient result in all their housing development projects. They achieve this using a variety of methods. As part of their usual development practices Cambridge non-profit housing developers use the 'energy star' standards as a goal in all their new construction and gut rehabilitation projects. It also use 'energy star' standards in renovation efforts when feasible. Cambridge non-profit organizations apply for 'energy star' programs through local utilities when they are available and avail themselves of any technical assistance and/or funds.

Practiced as a housing development principle, Cambridge non-profit developers achieve energy efficiency in all rehabilitation housing projects by using energy efficient equipment, appliances, and fixtures where replacements are needed. They apply energy efficiency standards to all new construction or renovation projects aiming to achieve 30% more energy efficiency in heating, cooling and water heating than a comparable home built to the 1993 Energy Code. They team

up with local utility programs and also attempt to meet those performance standards through the following:

- Improved insulation
- Higher performance windows
- Efforts to reduce air infiltration
- The use of higher efficiency furnaces and water heaters
- Energy efficient lighting and energy efficient kitchen appliances

Community Planning

Cambridge's Community Planning Division plays an integral part in shaping the City's development and how that development is designed and enacted. Policies are formed with public awareness community and interaction. Community Planning also provides high quality technical assistance to City staff and residents and provides information to the public on various planning and zoning initiatives. The Department also staffs and assists the Planning Board, working with various interested parties, both public and private, in developing, reviewing and implementing development proposals.

The Primary Objectives are as follows:

- Preserve and strengthen Cambridge's residential neighborhoods and their diverse population,
- Enhance the quality of the City's living environment by working with citizens, other city departments and state agencies to design, develop, maintain, program and preserve the City's open space resources.
- Strengthen the City's fiscal base by envisioning plans, implementing zoning changes, and monitoring the continued redevelopment of former industrial districts, and review infill development throughout the city.

The goals for the 5-year period ending June 30, 2010 are: provide technical assistance to 60 staff members, create 600 GIS maps, 500 presentations, produce materials for 20 major projects and 20 planning initiatives, provide 7,000 residents and interested parties with technical assistance on planning and zoning, conduct 550 meetings with residents, neighborhood groups and interested parties, review 100 urban design and master plans, assist in 120 meetings of the Planning Board and provide technical assistance for 15 park renovations and 25 projects.

Economic Development

The Economic Development Division is responsible for a wide range of economic development activities designed to meet the City's need for a diversified and thriving economy. The Division offers programs aimed at revitalizing commercial districts, supporting entrepreneurship, promoting a dynamic business climate and preserving a strong employment base. The Economic Development Division offers individual business development assistance as well as numerous programs designed to enhance the vitality of local businesses, including micro-enterprises and to encourage business growth within the City.

The Primary Objectives are as follows:

- Cultivate a supportive environment for business, with particular emphasis on small, women and minority-owned businesses.
- Promote thriving retail and commercial districts.
- Support efforts to sustain a diverse array of employment opportunities accessible to Cambridge workers, including support for training of low and low-moderate Cambridge residents for jobs in the bio-medical and healthcare industries.

The goals for the 5-year period ending June 30, 2010 are: graduate 35 residents from the Just-A-Start Biomedical Degree program, graduate 44 from the Cambridge Health Alliance Career Advancement Program, provide counseling and technical assistance to 450 income-eligible micro-enterprise and potential micro-enterprises and assist 60 income-eligible retailers with grants through the Best Retail Practices program.

Public Services

The City of Cambridge provides a comprehensive array of Public Services and programs for its residents through the Department of Human Service Providers. The Department's mission is to improve the quality of life for Cambridge's youths, seniors and all residents by creating and coordinating public services. The scope of the work the Department of Human Services undertakes is impressive and its effectiveness in executing its objectives is seen in the number of Cambridge residents assisted each year through its programs.

The Department delivers these services through programs aimed at: training and counseling for gainful employment; legal services for at-risk families and individuals; services for battered and abused spouses; child care services; counseling and support initiatives for at-risk youths and their families; programs for the City's seniors and various general services which do not fit easily into a HUD specified category. The Department of Human Services also administers the City's Continuum of Care and ESG programs, which provide comprehensive services to homeless and at-risk individuals and families throughout Cambridge.

The Primary Objectives are as follows:

- To create or support a broad array of services and opportunities for families and youth,
- To create or support services for senior citizens and persons with disabilities residing in Cambridge,
- To offer legal support and services to public & private housing tenants in eviction cases.
- To offer age-appropriate services to disadvantaged and underserved youths.
- To create or support domestic violence and abuse prevention and treatment for adults and youth,
- To provide after-school and year-round employment programs; including life skills and academic support to youths and young adults.
- To assist in providing a wide array of child-care services that benefits the children, the parents and the providers.

...And the Objectives for the Emergency Shelter Grant (ESG):

- Provide quality Emergency Shelter services to homeless women and children and people with disabilities in Cambridge.
- Provide quality day drop-in services to homeless youth in Cambridge,
- Provide quality Emergency Shelter services to homeless men in Cambridge

The goals for the 5-year period ending June 30, 2010 are: provide vital support services to approximately 16,000 low and low-moderate income, provide vital support services to approximately 1,500 elders and individuals with disabilities, provide vital legal support services to approximately 325 low-moderate income individuals, families and their children, provide vital support services to approximately 1,250 low and low-moderate income youths, provide domestic violence-related services to approximately 1,250 low-moderate income adults and children, provide essential employment programs to approximately 1,250 youth and young adults, provide vital childcare support services to approximately 300 parents and childcare providers – all through a variety of Public Service grants and programs.

For the ESG program the goals for the 5-year period ending June 30, 2010 are: to provide funding to homeless shelters that will specifically serve approximately 4900 individuals from the target population of single homeless women and homeless children and families and people with disabilities, provide funding to homeless services provider(s) that will serve over 5,000 homeless youths and to fund homeless shelters that will serve a target of 2,124 homeless men per year.

Performance Measurement System

Each of the City's Divisions that receive CDBG, HOME and ESG funds employ a Performance Measurement System specific to their function. The Performance Measurement Systems enable City staff to assess program effectiveness and efficiency in a more standardized manner and to establish productivity measures.

Affordable Housing Development & Rehabilitation

The Housing Division's Performance Measurement System is comprised of 3 primary segments that capture all phases from need-assessment to production and outcome.

The first segment of the Performance Measurement System is initiated by the City's non-profit sub-recipients- who provide City staff with potential cases and projects as they arise.

Outputs/Outcomes

Mirroring a trend that has achieved full-steam in the Private Sector, the U.S. Office of Management & Budget (OMB) now is requiring recipients of Federal Funding to assess the Outputs and Outcomes of the program in question.

Therefore we are beginning a new effort to establish and track MEASURABLE GOALS and IMPACT vis-à-vis CDBG funded programs. We have, in the past, attempted to quantify the effectiveness of our programs, and now this effort has been more clearly defined.

For example:

Output measurement attaches to the successful execution of a program's particular task.

Outcome measurement then tracks what BENEFIT was obtained by the successful execution of that particular task.

A new focus on Outcome and Output measurements will be key in achieving and maintaining effective dollar utilization. This will be key in preserving funds in our present state of economic uncertainty, as well as preserving the public's faith in our management of these funds.

Once HUD has feedback on which information grantees use most consistently to measure outcomes, HUD will attempt to develop a list of indicators and outcomes that can be aggregated nationally.

Additional Activities

Neighborhood Revitalization Strategy

The City has created a new Neighborhood Revitalization Strategy (NRS) area and has slightly amended its current NRS area. The new NRS area, NRS West, focuses on the 402 Rindge Avenue and the Fresh Pond Apartments and extends along Massachusetts Avenue to the Arlington line, incorporating areas in North Cambridge and Neighborhood 9. This area represents predominately residential neighborhoods, and includes the highest populations of low/moderate income and minority residents. The amendment to the initial NRS area established in 2002 with 1990 census data, now the NRS One-Amended, re-draws the boundaries of the original area using 2000 census data. The time frame for this NRS will also be amended to be in concert with the NRS West and the 5-Year Consolidated Plan, running from July 1, 2005 to June 30, 2010.

Strategic Plan

Due every three, four, or five years (length of period is at the grantee's discretion) no less than 45 days prior to the start of the grantee's program year start date. HUD does not accept plans between August 15 and November 15.

Mission:

The City will use its allocation of HUD funding for fiscal years 2006 to 2010, in accordance with the goals set forth by the Cambridge City Council and the City's annual budget process, to create a suitable living environment for its residents, to promote neighborhood revitalization, to increase the City's stock of affordable housing, to promote economic revitalization and increase economic opportunities for its residents and to end chronic homelessness within the City.

General Questions

1. *Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed.*
 2. *Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs (91.215(a)(2)).*
 3. *Identify any obstacles to meeting underserved needs (91.215(a)(3)).*
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1. Location

The Community Development Department at this time does not know specific locations for allocating funds for loans and/or grants through its residential rehabilitation programs and economic development programs. A description of who may apply for assistance, the process for selection of who will receive the assistance and how much and under what terms the assistance will be provided can be found under the section entitled Affordable Housing Objectives and Economic Development Objectives.

2. Activities By Geographic Area

Cambridge intends to concentrate resources that benefit existing residents in the CDBG-eligible areas where the highest concentration of low and moderate income households live. For affordable rental and homeownership projects and public services programs, we will support projects in all parts of the City. Cambridge supports the even distribution of CDBG, HOME and ESG funded activities throughout the neighborhoods of the City that demonstrate need and where opportunities to increase the affordable housing stock exist. The following maps will show the specific areas of the City that will benefit from the various programs and services to be undertaken over the next 5 years.

Basis For Assigning Priority Needs

For a complete and thorough description of the process and criteria employed in determining the priority assigned to each Priority Need please see each division's individual narrative, all of which appear later in this document.

Activities that are assigned as a "High" priority are those which are slated to receive HUD funds through the Community Development Department and Department of Human Service Providers as stated within the Plan, those that are assigned a "Medium" priority are those that the City intends to fund, but do not involve federal entitlement grant funds. Activities that are assigned a "Low" priority are activities that are not receiving community development funds as stated within this Plan, but may receive funding from other City departments or sources, and as such may be a higher prioritized need than this Plan's scope. Certain other priorities receiving a "Low" priority rating are not currently slated for funding by any City funding sources or programs.

The Housing Needs Table has been filled out by collapsing all of the detailed break-outs into the two essential elements that govern Cambridge's Affordable Housing Objectives.

Concerning the Housing Needs Table: Previously information was not compiled in accordance with the format of the Housing Needs Table. The categories the City focused on were a broad income-eligibility assessment. Individuals and families who were at 30% or below of MFI were not excluded, but were counted with all income-eligible individuals and families. The

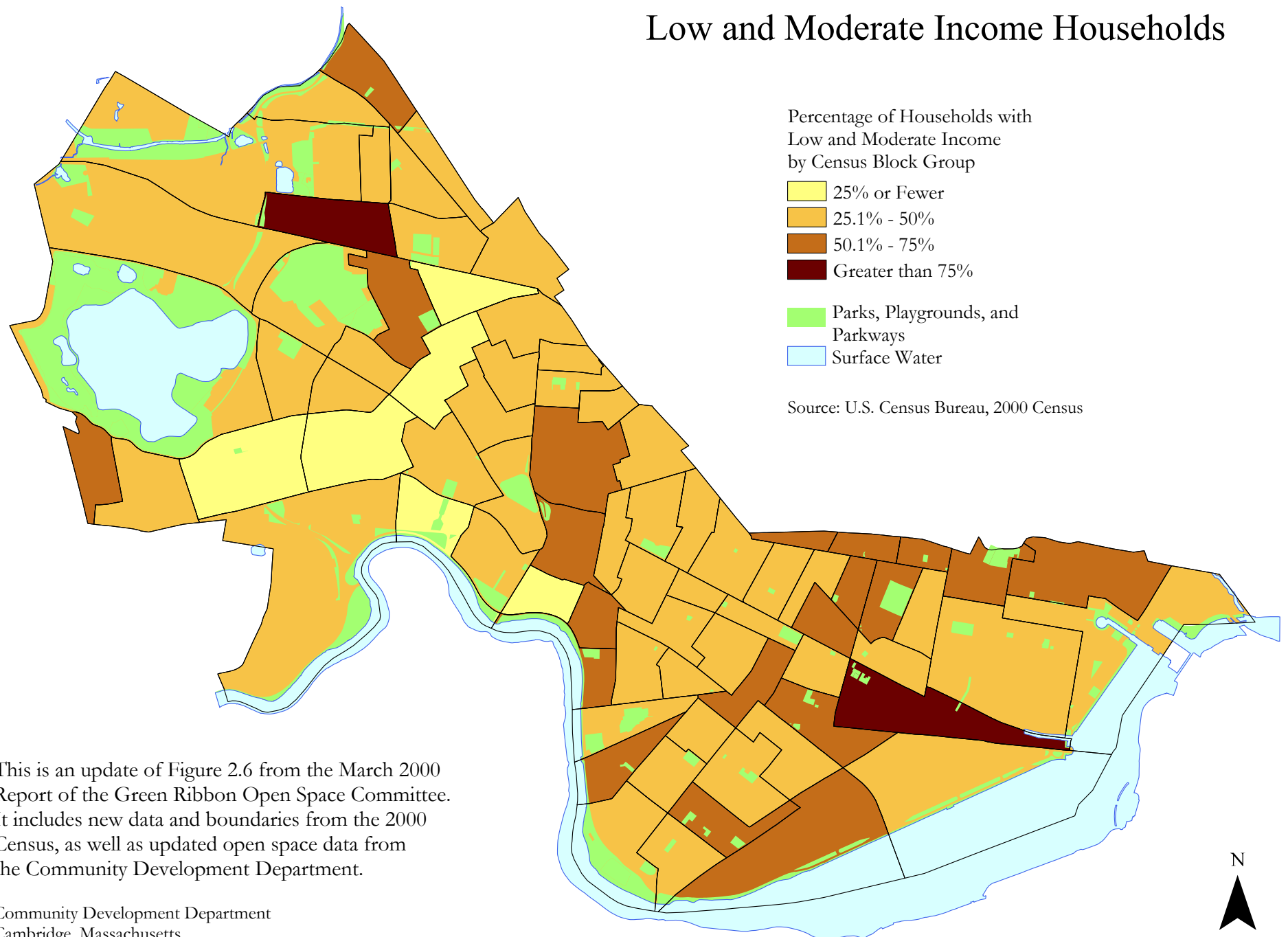
City and its non-profit Housing partners will develop a new reporting format that will include all data points as they exist in the Housing Needs Table.

For a more detailed analysis please refer to the relevant table in the Tables Appendix of this Plan

3. Obstacles to Meeting Underserved Needs

The primary obstacle to meeting the underserved needs in the City of Cambridge is a lack of available funding to the City and to the various non-profit agencies the City partners with in serving the low and moderate-income residents of Cambridge. As entitlement grants shrink or remain level-funded the cost of delivering services and completing projects increases, creating, in the recent past and present, an ever-widening spread of cost and available funds. Mirroring this trend is the increasing difficulty in leveraging funds through state and private resources, also decreasing or stagnant in recent times. Cambridge is fortunate in regards to its robust tax-base, but despite this local trend the overall availability of funds from both federal, state and other private resources continues to decline as inflation, and therefore costs, rise.

Low and Moderate Income Households

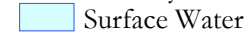
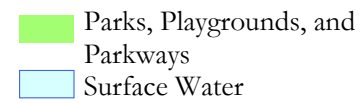
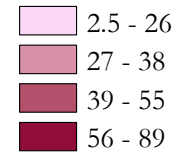


This is an update of Figure 2.6 from the March 2000 Report of the Green Ribbon Open Space Committee. It includes new data and boundaries from the 2000 Census, as well as updated open space data from the Community Development Department.

Community Development Department
Cambridge, Massachusetts

Population Density

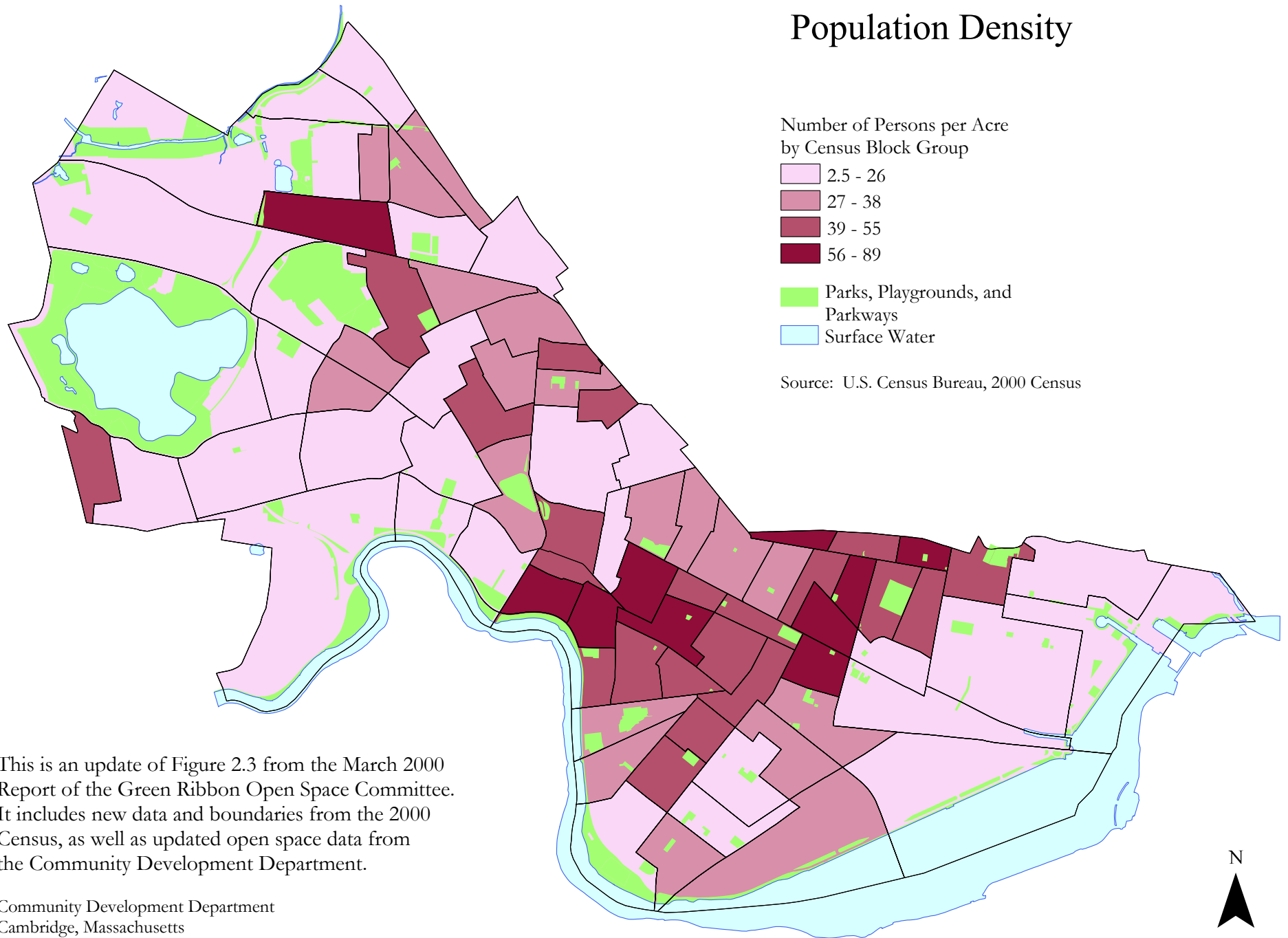
Number of Persons per Acre
by Census Block Group



Source: U.S. Census Bureau, 2000 Census

This is an update of Figure 2.3 from the March 2000 Report of the Green Ribbon Open Space Committee. It includes new data and boundaries from the 2000 Census, as well as updated open space data from the Community Development Department.

Community Development Department
Cambridge, Massachusetts

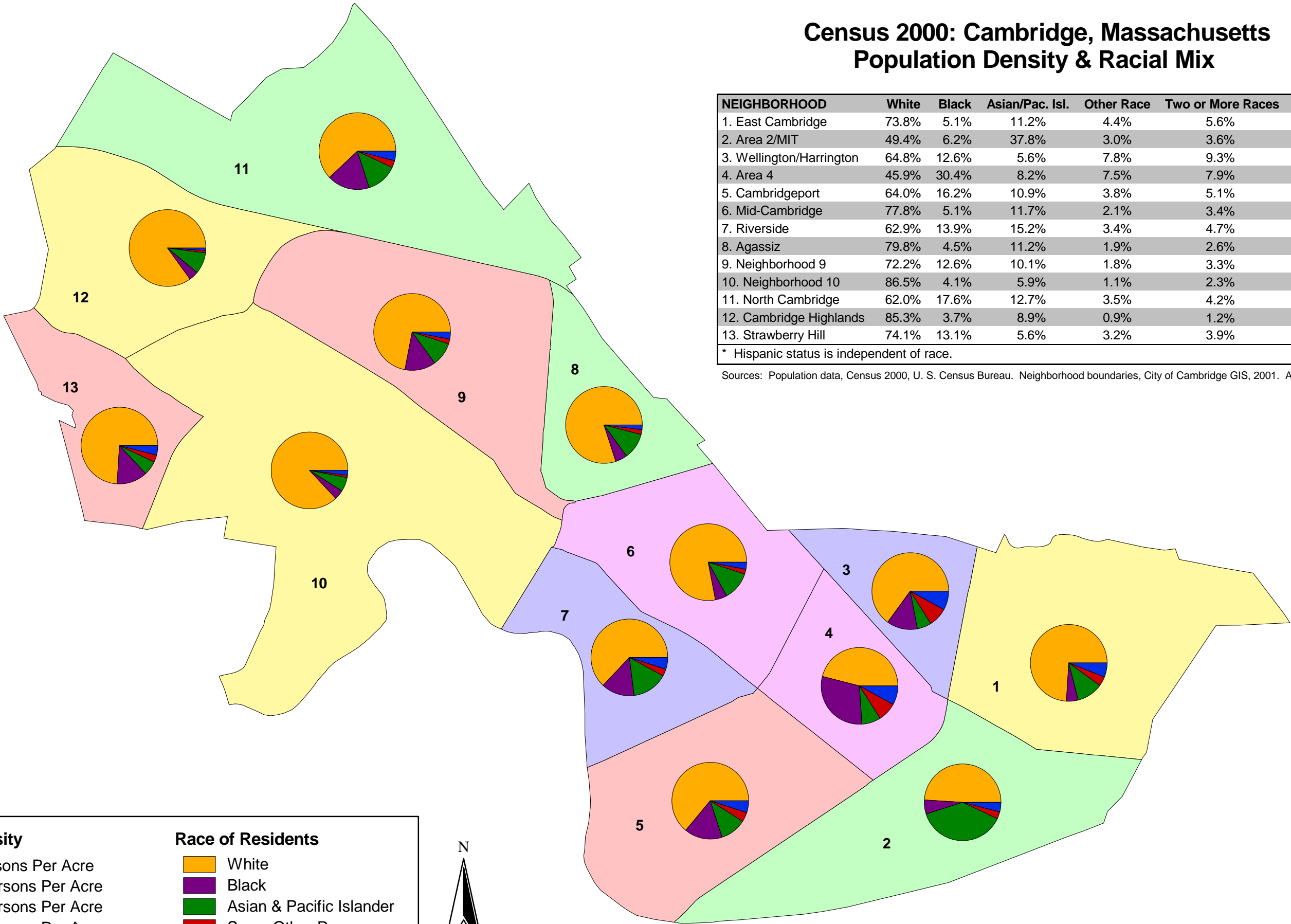


Census 2000: Cambridge, Massachusetts
Population Density & Racial Mix

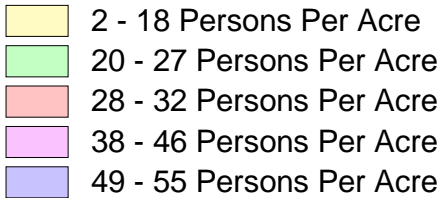
NEIGHBORHOOD	White	Black	Asian/Pac. Isl.	Other Race	Two or More Races	Hispanic*
1. East Cambridge	73.8%	5.1%	11.2%	4.4%	5.6%	8.4%
2. Area 2/MIT	49.4%	6.2%	37.8%	3.0%	3.6%	8.5%
3. Wellington/Harrington	64.8%	12.6%	5.6%	7.8%	9.3%	12.7%
4. Area 4	45.9%	30.4%	8.2%	7.5%	7.9%	15.7%
5. Cambridgeport	64.0%	16.2%	10.9%	3.8%	5.1%	7.5%
6. Mid-Cambridge	77.8%	5.1%	11.7%	2.1%	3.4%	5.1%
7. Riverside	62.9%	13.9%	15.2%	3.4%	4.7%	7.9%
8. Agassiz	79.8%	4.5%	11.2%	1.9%	2.6%	6.1%
9. Neighborhood 9	72.2%	12.6%	10.1%	1.8%	3.3%	4.5%
10. Neighborhood 10	86.5%	4.1%	5.9%	1.1%	2.3%	3.7%
11. North Cambridge	62.0%	17.6%	12.7%	3.5%	4.2%	6.1%
12. Cambridge Highlands	85.3%	3.7%	8.9%	0.9%	1.2%	1.2%
13. Strawberry Hill	74.1%	13.1%	5.6%	3.2%	3.9%	5.7%

* Hispanic status is independent of race.

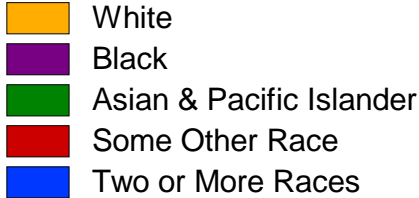
Sources: Population data, Census 2000, U. S. Census Bureau. Neighborhood boundaries, City of Cambridge GIS, 2001. April 26, 2001.



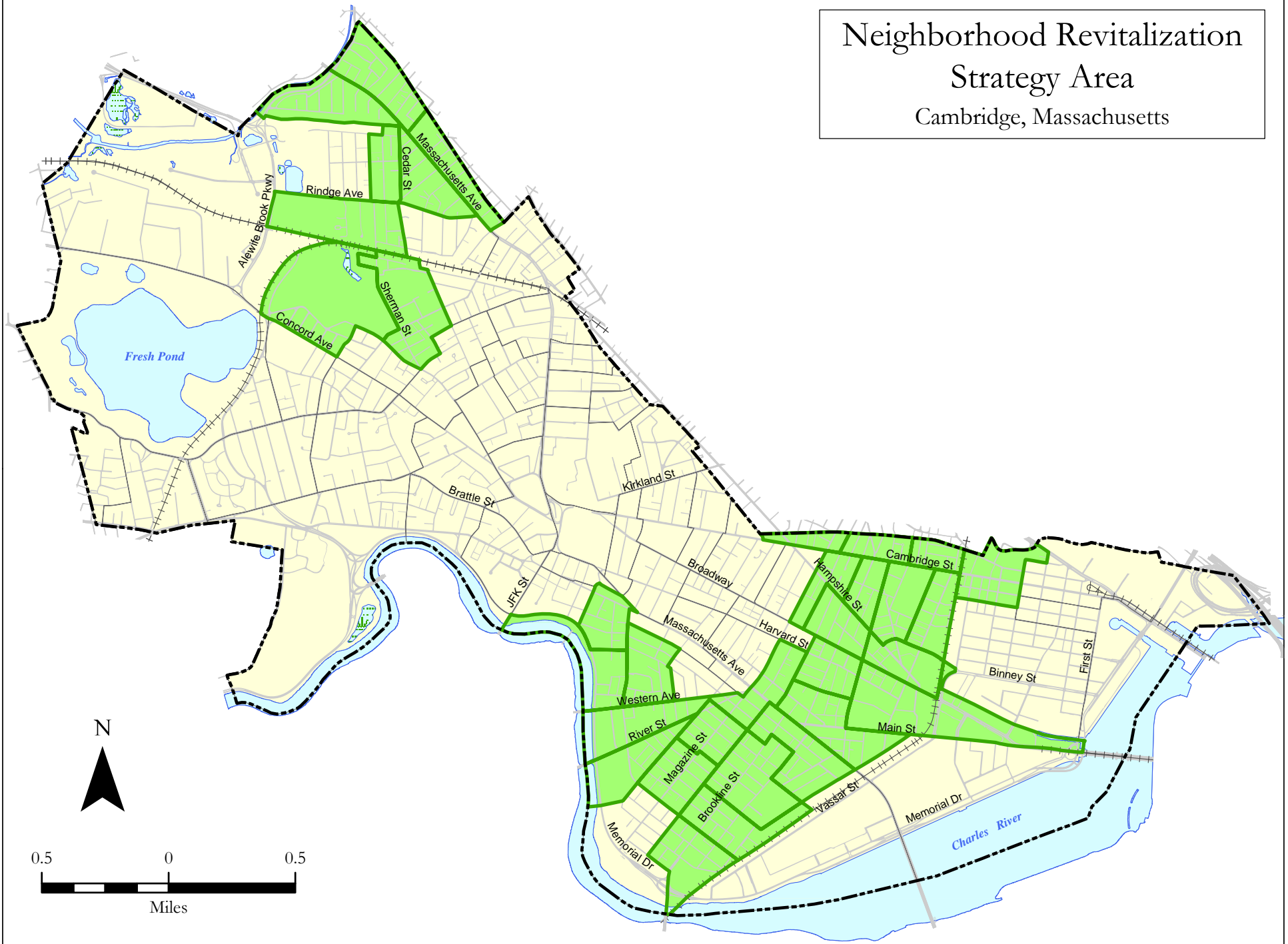
Population Density



Race of Residents



Neighborhood Revitalization Strategy Area Cambridge, Massachusetts



Managing the Process (91.200 (b))

1. *Lead Agency. Identify the lead agency or entity for overseeing the development of the plan and the major public and private agencies responsible for administering programs covered by the consolidated plan.*
2. *Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.*
3. *Describe the jurisdiction's consultations with housing, social service agencies, and other entities, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons.*

**Note: HOPWA grantees must consult broadly to develop a metropolitan-wide strategy and other jurisdictions must assist in the preparation of the HOPWA submission.*

1. Lead Agency

The City's Community Development Department (CDD) has been designated the lead agency responsible for the development of the Consolidated Plan and oversight of all aspects of the process. CDD has the responsibility of ensuring that the goals of the City Manager and the City Council are met through the various program and projects in the Consolidated Plan. The CDD is also responsible for the administration of the Community Development Block Grant and the HOME funds. CDD works closely with the Department of Human Services, which manages 15% of the CDBG funds and 100% of the Emergency Shelter Grant. A major portion of the CDBG and HOME funds are awarded to two nonprofits, Just A Start and Homeowners' Rehab. Inc. The nonprofits partner with CDD in the development of Affordable Housing units and the stabilization of neighborhoods through housing rehabilitation.

2. Significant Aspects of Developing the Plan

Development of the Plan involved working closely throughout the year with the Department of Human Services. CDD developed the Plan within the guidelines established by the City Council's goals and the City's annual budget process. CDD, Human Services, City Manager and the City Council worked all year long establishing goals and priorities for the city by collaborating with residents, various neighborhood groups and business leaders.

3. Consultations

Working within the goals set by the City Council and the City Manager, CDD worked closely with neighborhood groups and residents developing goals, initiatives and strategies that are pertinent to each neighborhood. (See neighborhood studies). The Department of Human Services establishes their goals by consulting the public services providers who have direct contact with the clientele being served.

Collaboration & Outreach

The Community Development Department has worked closely with the Department of Human Services in the development of the One-Year Action Plan and the Consolidated Plan. Collaboration also included consultation with the City Manager's Office, the Cambridge Housing Authority, the Cambridge Historical Commission, the Cambridge Commission for Persons with Disabilities, the Cambridge Human Rights Commission, the Human Service Commission, the Cambridge Public Health Commission, Cambridge and Somerville Cooperative Apartment Program, Just A Start Corporation, Homeowner's Rehab, Inc., AIDS Housing Corporation and homeless and special needs providers.

Citizen Participation (91.200 (b))

1. *Provide a summary of the citizen participation process.*
2. *Provide a summary of citizen comments or views on the plan.*
3. *Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.*
4. *Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.*

**Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.*

1. Citizen Participation Plan

The City of Cambridge has a thorough and extensive community process that is employed for all projects. The City consistently seeks to include the input of Cambridge residents in all phases and aspects of its Community Development initiatives, from the initial planning, to project and program implementation to the reporting and assessment of accomplishments. The effectiveness of this process is key in delivering the proper services and programs to the City's residents, while ensuring that the overall direction of the Community Development Department's work is consistent with residents' expectations and is responsive to neighborhood concerns. A more detailed assessment of this processes elements is as follows:

Participation

The City encourages citizen participation in all stages of the planning process. From the drafting of the Consolidated Plan to the filing of the annual Performance Evaluation Report the City hosts Public Meetings, provides draft copies of the Plan before submission, accepts and incorporates citizen input and feedback, and holds special hearings whenever any substantial amendments are made.

The City also works with key non-profit organizations in encouraging the participation of the citizens they work directly with, including many of the low and moderate-income residents who are the primary targets of our HUD funded programs. Bi-lingual services are available for those who request them.

Additionally, the City works very closely with Cambridge's well-organized neighborhood groups in matters that have a particular interest and/or impact on a particular area or neighborhood. This relationship ensures maximum availability of City staff to the residents and ensures transparency of City policies and initiatives.

Public Meetings

The core of Cambridge's Citizen Participation Plan is the Public Meeting. The Community Development Department hosts a Public Meeting during each phase of the funding cycle, one in preparation for the Consolidated Plan and its annual update through the One-Year Action Plan, and one in conjunction with the City's preparation of the Consolidated Annual Performance Evaluation Report. These meetings give the residents an opportunity to comment on all aspects of the CDBG program's administration, as well as all substantial activities

undertaken by the City. A Public Meeting is also held when any substantial amendments are made to the Consolidated Plan.

Public Meetings also play a central role in the work that is performed by the Housing, Community Planning and Economic Development Divisions. From the rehabilitation of parks, playgrounds and open spaces to the acquisition and creation of affordable housing, the City involves the residents during each substantial phase of the project.

Meetings are well publicized and are held at centrally located facilities that are safe and fully accessible. The locations are also accessible by public transportation and are held on mutually convenient days and times.

Public Meetings for CDBG, HOME & ESG Funding

For all Public Meetings concerning CDBG, HOME & ESG federal funding, the City runs two advertisements in two local newspapers, the Cambridge Chronicle and the Cambridge edition of TAB. These advertisements run two weeks prior to the meeting. The City's website also gives advance notice of all Public Meetings two weeks prior to the meetings' occurrence. Additional attempts are also made to include core beneficiaries of City programs and services and those residents who might be more acutely affected by the Meeting's topic and purpose.

Access to Information

The City has all Consolidated Plan, Annual Action Plan and Consolidated Annual Reports available on its website in a manner convenient for on-line viewing, downloading and printing. Draft versions of all Plans are made available before they are submitted for citizens, public agencies and other interested parties to view and comment upon. Copies of final and draft Reports are available for no fee at the City's planning office. Additionally, information that applies to these reports and the City's work in general is available. Requests for access to specific information must be made in advance and coordinated with City personnel.

The City's staff also makes themselves available to persons or interested parties who require technical assistance in understanding the Plan, the preparation of comments and the preparation for requests of funding. This availability and responsiveness is also employed in handling and responding to whatever reasonable complaints are made concerning the Plan and its undertakings.

Anti-displacement

The City makes all efforts to avoid the displacement of any residents and has succeeded in that goal. If such an instance should occur in the future the City would utilize their existing housing capacity and infrastructure in conjunction with the key non-profit housing organizations to solve any extant issue immediately. The City successfully conducts temporary relocation in certain cases and therefore has a method in place and experience in similar activities.

Substantial Amendments

Should any substantial change to the stated Objectives of the Consolidated Plan become imminent, the City will involve the residents through its above described methods and practices. Such substantial changes would be understood as being new activities the City would undertake within a reporting cycle and does not include expected and actual changes to Goals as they relate to external factors and unexpected changes in available resources.

Consolidated Plan Public Process Details

The City's staff made themselves available to the Public for their input on the City's preparation for its five-year consolidated plan. The Public Meeting was held on Tuesday February 22nd from 6:30 to 8:00 p.m. in a large meeting room at the City's planning office. The meeting was advertised in two local newspapers, The Cambridge Chronicle and the Cambridge TAB, on February 10th and 17th, and 11th and 18th respectively. A copy of the advertisements is located on the previous pages.

The meeting was well attended, drawing over 30 people. Of those, 20 signed our sign-sheet, a copy of which also appears on the following pages. The higher-than-normal turn-out was primarily the result of the White House's release of its proposed budget for FY2006 a short time before the meeting occurred. And as such, the preponderance of comments were to voice support for the CDBG program and its utilization thus far by the City. These comments ranged from personal stories of how CDBG funded programs provided crucial assistance in times of need to more over-arching statements of supports by local non-profit directors. A copy of the sign-in sheet and several written comments appear on the following pages.

- Lorraine Lovoie, a Section 8 voucher resident at 929 Massachusetts Avenue, commented on the need for new projects to include high-speed internet access. She also commented on certain building materials that provided for greater safety than others. She also expressed concern over the proposed budget cuts, stating that if cuts led to displacement it would create a large psychological and physical burden on many people who would have a great deal of difficulty with any substantial moving process.
- Barbara Kibler, Director of the Margaret Fuller Neighborhood House, spoke on the operational difficulties this program faces at present funding levels and how a substantial decrease in funding would hamper their ability to maintain the level of services its clients depend on.
- Syrl Silberman from Cambridge Camping voiced support for the CDBG program and the positive influence it has on children through programs like Cambridge Camping.
- Gordon Gottsche, Director of the Just-A-Start Corporation, voiced strong support for the CDBG program and strong opposition to the proposed budget for FY2006.
- Peter Daly, Director of Homeowners Rehab Inc., also expressed strong support for the CDBG program and voiced strong support for the role of government in community development.

- David Leslie from the Food For Free program expressed support for the CDBG program and spoke about the crucial services it provides to the most fragile segments of society.
- Rand Thomas from The East End House expressed support for the CDBG program.
- Various residents from 402 Rindge Avenue and the Fresh Pond Apartments voiced their support for the City's Housing programs, and expressed concern about what a funding cut might entail. They spoke passionately about the success of their living environment and hope and security it gives them.

The City made a substantially complete initial draft of the Plan available to the public for comment on April 11th, 2005. The Plan was posted on the City's web-site for viewing and down-loading, was placed at the Community Planning Division offices and was sent to the Central Square Branch of the Cambridge Public Library. The availability of the plan was advertised in the Cambridge Chronicle and the Cambridge TAB on April 14th and April 15th respectively. Copies of these advertisements appear on the following pages.

No comments were received on this draft version of the Plan.

Institutional Structure (91.215 (i))

1. *Explain the institutional structure through which the jurisdiction will carry out its consolidated plan, including private industry, non-profit organizations, and public institutions.*
 2. *Assess the strengths and gaps in the delivery system.*
 3. *Assess the strengths and gaps in the delivery system for public housing, including a description of the organizational relationship between the jurisdiction and the public housing agency, including the appointing authority for the commissioners or board of housing agency, relationship regarding hiring, contracting and procurement; provision of services funded by the jurisdiction; review by the jurisdiction of proposed capital improvements as well as proposed development, demolition or disposition of public housing developments.*
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1. Institutional Structure In Cambridge

The housing delivery structure in Cambridge is complex, involving public, private and nonprofit participants at the local, state, and federal levels.

Public Institutions

The public portion of the housing delivery system in Cambridge involves both state and local government. The Massachusetts Department of Housing and Community Development (DHCD) manages a number of housing programs, including the state HOME program, the Housing Stabilization Fund, State Affordable Housing Trust, the Soft Second Program, the Housing Innovations Fund, and the administration of the federal Low-income Tax Credit program. DHCD also manages programs that support the development, maintenance, and operations of public housing.

The Massachusetts Housing Finance Agency (MHFA) provides loans to first-time homebuyers and has been an important source of housing assistance to low and moderate-income homebuyers in Cambridge. Due to the high cost of real estate in the City and the strength of market demand, however, even this program has often required additional subsidies to make prices affordable to low and moderate-income buyers.

Two other state-chartered nonprofit agencies, the Community Economic Development Assistance Corporation (CEDAC) and the Massachusetts Housing Partnership Fund (MHP), are important to the delivery service of affordable housing in Cambridge. CEDAC provides resources and technical assistance to community-based nonprofit housing agencies for the development of affordable housing, and has been an important resource for Cambridge's nonprofit housing organizations. MHP is a public agency that provides technical assistance and financing for the development of affordable housing. MHP's Permanent Rental Financing Program provides long-term, fixed-rate financing for multifamily and single room occupancy rental properties of five units or more. Units financed through the program must be rented to income eligible residents at affordable rent levels.

At the local level, the public institutions involved in the housing delivery system are the Cambridge Housing Authority and the City of Cambridge. The Cambridge Housing Authority (CHA) is a stable and efficient public housing authority, with a national reputation for excellence in its management and services for public housing tenants. By statute, it has the right of eminent domain and the ability to bond. The CHA operates a full range of federal and state housing programs, conventional and leased, for low-income elderly and disabled families

and individuals. In addition to basic programs such as family and elderly public housing and Section 8 existing certificates and vouchers, the CHA administers a variety of special and innovative housing initiatives. These include a tenant homeownership program, several elderly congregate units linked with state service funding, several special needs residences owned by the CHA and managed by local service providers, a single room occupancy program and a tenant services program that has won national awards and recognition for effectiveness in working with youth, children and adults.

The CHA's conventional and special needs programs house approximately 2,700 households made up of 5,400 persons. Another 2,100 households with 4,800 persons live in leased housing units. CHA-owned units plus leased housing certificates make up approximately 10% of the City's total rental stock. The preservation and modernization of public housing are key elements of Cambridge's affordability strategy.

Despite the strengths of the Cambridge Housing Authority, diminishing HUD and State funding threaten to undermine the progress that has been made in serving the housing needs of low and moderate income households currently living in Cambridge. If federal responsibility for these programs is abrogated, or if programs are eliminated or funded at unworkably low levels, no amount of local commitment can avoid widespread hardship and a certain degree of actual suffering.

The City of Cambridge is involved in the housing delivery system through its Community Development Department, its Department of Human Service Programs, and the Cambridge Affordable Housing Trust. Nearly 60% of the City's Community Development Block Grant (CDBG) allocation is spent on housing, administered through the Community Development Department (CDD). Along with supplying administrative support and program funds to the local nonprofit housing development agencies, CDD also provides multi-family rehabilitation funds, first-time homebuyer assistance, development funds and technical assistance for substantial rehabilitation and new construction for the benefit of extremely low, low and moderate-income households through the HOME program.

CDD acts as staff to the Cambridge Affordable Housing Trust, which was established in 1988 by the City Council and approved through the State of Massachusetts' Home Rule Petition in 1989 to develop and sustain affordable housing. The City Manager is the managing trustee for a nine-member board made up of community members who are experts in the fields of real-estate financing and development, affordable housing policy and design, and banking. The Affordable Housing Trust plays an important role in leveraging other financing for affordable housing projects. Since 1995, Cambridge has made significant contributions to increasing affordable housing through its CITYHOME program which to date has received over \$42.35 million in City funds. The Trust lends these funds to local nonprofit housing development organizations to develop affordable housing. An additional \$8.4 million has been requested for FY2006.

The City's Department of Human Service Programs (DHSP) manages a number of programs. These include the Cambridge Multi-service Center for the Homeless, which works with an average of 700 homeless individuals and families annually, helping them to secure housing and gain access to other support services. DHSP helps coordinate shelter providers and groups seeking to develop supportive housing for the homeless, as well as providing financial

assistance to shelters for services, operating and capital expenses through the McKinney Funds, Emergency Shelter Grant and CDBG funds.

Nonprofit Organizations

A key role in the Cambridge housing delivery system is played by the local nonprofit housing development agencies. Cambridge is fortunate to have several stable and experienced agencies, which have been integrally involved in the delivery of housing for many years. Cambridge and Somerville Cooperative Apartment Program (CASCAP) concentrates on the delivery of housing to single individual households as well as the mentally disabled population. CASCAP has strengths in both the rehabilitation and development of properties and in the management of group homes and single room occupancy dwellings with a social service component. Three other agencies, Just A Start Corporation (JAS), Homeowner's Rehab, Inc. (HRI), and the Cambridge Neighborhood Apartment Housing Services (CNAHS), have extensive experience in all levels of rehabilitation, new construction and also in the management of multi-family properties. Another nonprofit, the Cambridge Affordable Housing Corporation (CAHC), which is the non-profit subsidiary of the CHA, augment's the Authority's effort to provide affordable housing.

Nonprofit agencies also play a major role in the provision of shelter to the homeless population. These include CASPAR, Shelter, Inc., Hildebrand Family Self-Help Center, First Church Shelter, Shelter Inc., Harvard Square Shelter, the YWCA, the Salvation Army, Cambridge/Somerville Catholic Charities, and Transition House. There are also organizations providing transitional housing for people moving out of shelters, such as the YWCA, the YMCA, Cambridge Family and Children's Service, and Second Home's Cornerstone Community. In addition, the local community action program agency, Cambridge Economic Opportunity Committee (CEOC), provides tenant advocacy services to assist in the prevention of homelessness. Another local nonprofit, the Cambridge Dispute Resolution Center, provides mediation services, and landlord counseling is provided by Just A Start Corporation.

A coalition of Cambridge-based religious organizations and concerned citizens, the Laity and Clergy for Affordable Housing, was developed recently to help promote and create affordable housing for low and moderate-income Cambridge households. The group operates under the nonprofit umbrella of Interfaith Action, Inc., and combines an innovative housing development approach with an emphasis on volunteerism.

Cambridge churches are also involved in the provision of shelter and services to homeless persons, such as meals and furniture for new residences. Three local churches provide shelter and one provides transitional housing for homeless people and is actively considering the potential for developing housing on church-owned land.

Private Organizations

The housing delivery system in Cambridge also involves several private entities, including lenders, developers, and private educational institutions. Local Cambridge banks have been significantly involved in the financing of affordable housing in Cambridge. A consortium of banks has created a fund earmarked for loans to small property owners of multi-family properties. One of these banks is a member of the Federal Home Loan Bank Board and has successfully submitted applications for funding for Cambridge affordable housing projects. In addition, several area lenders participate in the "Soft Second" loan program by offering reduced

rate first mortgage funds for first-time buyers through the City's Cambridge Homebuyer Initiative program (CHBI).

Harvard University, one of the City's largest property owners of multi-family rental properties, has played a role in the delivery system for affordable housing. In 1997, Harvard sold 100 rental units in nine buildings to the City in exchange for tax relief. Also, as part of the settlement of a lawsuit, Harvard has established a revolving loan fund of low-interest financing for rehabilitation of the multi-family properties.

In the fall of 1999, Harvard University announced the 20/20/2000 Initiative, which provides \$10 million to the City for affordable housing development over the next three years. Of these funds, \$6 million have been loaned to the Affordable Housing Trust and \$4 million is being channeled through two non-profit groups to fund affordable housing projects in Cambridge. The Trust issues low-interest loans for construction and permanent financing for the development of affordable housing units as well as low-interest loans for homebuyers earning up to 120% of the area median income.

Local developers have been involved in the affordable housing delivery system through the Incentive Zoning Ordinance, which requires payments by developers to the Affordable Housing Trust for commercial development over 30,000 square feet requiring special permits. In March 1998, the Cambridge City Council passed an Inclusionary Zoning ordinance that requires any new or converted residential development with ten or more units to provide 15% of the total number of units as affordable units. In return, the developer receives up to a 30% increase in density. CDD monitors compliance with this ordinance. Staff works with the private developers to design and implement the marketing and sale or leasing of units to low-income Cambridge residents.

2. Actions to Further Develop Institutional Structure

Cambridge will continue its efforts in the coming years to further develop the City's institutional structure to support its ongoing commitment to affordable housing, community services and a healthy economic base. The following actions will be taken in FY2006 - 2011:

As property prices continue to escalate in Cambridge, the gap is widening between available resources and outstanding need. There is an increased need for federal funds for housing activities of all types including affordable rental, homeownership, and housing for special needs populations.

Cambridge will work to reduce the resource gap by aggressively seeking out additional federal, state, and private resources to support its affordable housing priorities. The City will work to eliminate any regulatory gaps by working with federal and other agencies to identify problems and, where appropriate, to seek refinements or waivers of regulations that impedes efficient affordable housing production.

Cambridge will continue its outreach to residents, businesses, and organizations through community meetings and various public forums during the production of its Annual One Year Action Plans.

Please also see the Cambridge Housing Authorities “Moving To Work” Annual Plan in the Appendix of this document.

Monitoring (91.230)

1. *Describe the standards and procedures the jurisdiction will use to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.*
-

Housing

The City of Cambridge intends to use the existing housing delivery system to achieve its production and service goals. While this will include managing some in-house programs, many programs and services will be contracted out to sub-grantees. For specific development projects, funds will be allocated to eligible projects on a competitive basis. Cambridge has had a very successful history of managing housing programs in this way.

The City monitors housing rehabilitation, new construction activity and all other community development activity carried out by sub-recipients on an annual monitoring schedule created to ensure strict compliance with applicable HUD laws, regulations and program guidelines. The monitoring process also includes an ongoing review of production levels as benchmarked in the Five-Year Consolidated Plan.

On a regular basis, the City reviews applications for specific project funding, reviewing all available funds against the needs of projects in the pipeline. This is in addition to reviewing project feasibility, providing technical assistance, and monitoring the progress of projects under construction on an on-going basis.

On a monthly basis, the City reviews all sub-grantee operating expenses by examining bills and supporting documentation for monthly program expenditures, including administrative and construction costs.

Quarterly, the City comprehensively reviews sub-recipient performance levels; reviews overall performance against goals, as well as analyzes consolidated budget statements.

Annually, the City conducts regular ongoing site visits, as well as program and tenant file - monitoring of the Home Improvement Program, Home Ownership Program, units funded through the HOME Program, Community Development Block Grant, and other federally funded programs to ensure compliance with program goals and federal regulations.

Property Inspections are built into our service delivery system and are conducted as prescribed by HUD. Properties are closely monitored beginning at the time funds are committed to the completion of construction or rehabilitation, with monitorings that follow in subsequent years. Each year the Housing Division conducts property inspections on 10% to 15% of the units in its affordable housing stock using the schedule below:

Property Inspection Schedule:

- Every 3 years for projects with 1-4 units
- Every 2 years for projects with 5-25 units
- Annually for projects with 26 or more units

Economic Development

The City plans to conduct an on-site monitoring assessment of the program activities of the sub-recipient on a set, periodic basis (2 times a year) in order to ensure strict compliance with economic development program guidelines. The program assessment will look at the sub-recipient's progress in meeting objectives, meeting set goals, its reporting compliance with regard to timeliness and accuracy and whether required documentation is on file, all requirements set forth in the sub-recipient agreement between the City and the sub-recipient.

On an annual basis, the City will receive and review within 45 days of completion, a full copy of the sub-recipient's annual audit with management letter, if performed.

On a quarterly basis, the City will review copies of marketing materials for all programs and activities and a distribution list for same, a progress report on pre-development outreach activities, and all pertinent records including: copies of signed family income certification forms, a schedule of programs commenced in the quarter, copies of staff time sheets and a financial report of expenditures per Block Grant funded program.

On a monthly basis, the City will review all sub-recipient personnel and non-personnel operating expenses by examining invoices and supporting documentation for monthly program expenditures, outreach and general and administrative expenditures, as well as program income, if any.

When the City actively participates in the distribution of services provided to the participants in one of its programs, the City will undertake advertising and marketing the program to eligible Cambridge businesses, sponsors. Will participate in the workshop as an outreach activity, review, accept and keep on file the original applications (family income certification forms), set up and accompany the consultant on the individual consultations. The City will monitor the number of participants to whom the consultant provides services.

The City will monitor the receipt of post-consultation written reports from the consultants to the participants, making sure that they are received in accordance with a pre-set schedule outlined in the contract. The City distributes the reports to the participants.

On a monthly basis, the City reviews all itemized invoices presented for payment on a percent complete basis by the consultant to assure their accuracy with respect to charges for performance under their contract with the City.

Public Services

The CDBG grants manager conducts a thorough monitoring process of all CDBG recipients during the course of each contract year. This process includes several approaches and is outlined below.

1. Site visits of CDBG recipients are conducted by CDBG grants manager on a yearly basis and involve the following:

- Meeting with CDBG recipient on site to review contract compliance, program and agency management;
- Reviewing clients' files to ensure recipient's compliance with HUD income eligibility requirements;
- Reviewing recipient's capacity in collecting and reporting "client's demographic data" as mandated per HUD guidelines; and providing technical assistance as needed;
- Reviewing the "proposed" number of unduplicated clients to be served by the program against the "actual" number reported by recipients; and discussing the need to reassess these figures where discrepancies and/or inconsistencies are identified;
- Reviewing recipient's "performance measure" process and providing technical assistance as needed;
- Identifying and addressing areas of concerns in order to ensure recipient's compliance with all of HUD mandated rules/regulations; and
- Observing program/s where applicable; and visiting facilities (for new recipient/program).

The CDBG grants manager/monitor prepares a final monitoring report that synthesizes the information gathered during the site visit; and forward a copy of the report to each CDBG recipient. The report includes a "Monitors' Result/Summary" section that summarizes the monitor's assessment of the site visit and identifies any issues/concerns to be addressed by each recipient, with the assistance of the monitor if necessary.

2. Financial monitoring of CDBG recipients occurs as follows:

- Reviewing CDBG recipient's monthly/quarterly invoices and supporting documentation to ensure that all costs correspond to project services as outlined in recipient's contract budget; and conducting random review of invoices during site visits where applicable; and
- Collecting and reviewing the following recipient's documentation: its most recent audited financial statements, together with all related reports on internal controls and compliance and Management Letter if applicable; and its approved State Pre-qualification Form/Corrective Action Plan, or its most recent Certificate of Registration and Form PC from the Division of Public Charities of the Massachusetts Office of the Attorney General.

3. Ongoing review by CDBG grants manager of quarterly/semi-annual reports submitted by CDBG recipients:

- Quarterly Reports: at the end of each quarter, CDBG recipients submit a report indicating the "total number of unduplicated clients served" during this period by

their CDBG-supported programs, as well as the corresponding clients' demographic data as mandated per HUD guidelines;

- **Semi-Annual Reports:** every six months, CDBG recipients submit an expanded version of the Quarterly Report that includes additional information such as: recipients' progress in meeting the goals/objectives outlined on their contracts' Scope of Services/Workplans; an update in recipients' outreach and fundraising efforts; and other administrative information; and
- **Follow-up:** upon review of the reports, the CDBG grants manager proceeds to contact recipients to clarify any discrepancies and/or incomplete data identified on their reports, if applicable.

At the end of the contract year, the CDBG grants manager compiles all the client demographic data reported by the CDBG recipients; and prepares a comprehensive clients' statistical report that becomes part of CAPERS (a mandated yearly HUD report).

4. The monitoring process is further enhanced by regular contact between the CDBG grants manager and the CDBG recipients as follows:

- Ongoing communication with CDBG recipients maintained via phone, e-mails, written correspondence, and meetings as needed; and
- Ongoing provision of technical assistance to ensure recipients' compliance with HUD mandated rules/guidelines.

Emergency Shelter Grant

As part of its on-going monitoring of ESG recipients, the City's ESG grants manager uses a three-pronged approach including a mix of regular phone contact, monthly financial record review, and as needed, on-site monitoring visits.

Financial monitoring of recipients occurs monthly when bills are submitted. Invoices and billing statements are checked to ensure that spending is only occurring on eligible activities and importantly, funding limits on essential services, operations costs, homeless prevention activities, and administrative costs are all in compliance with HUD mandated rules.

Grant recipients must both submit their most recent audit and be in the process of implementing the HMIS data collection required by HUD for McKinney-Vento funding. Further contact with ESG funded agencies occurs at the monthly Cambridge Continuum of Care Homeless Services Providers meetings held at the City's Multi-Service Center for the Homeless. Annually, the ESG grants manager attends consumer forums to hear the view point of clients receiving services from ESG funded programs. If any concerns are raised during these forums, the City will follow up with the agency to ensure any issues are resolved.

On a quarterly basis, all ESG funded agencies must submit the number of new clients coming into their programs. If the number of beneficiaries served is well under or over target for the period, agencies are contacted for further information. At the end of the grant year, recipients of awards must complete and sign a two page monitoring form, which is used to assess the performance of the program for that year and then is fed into the CAPERS report.

Lead Safe

The Lead-Safe Cambridge (LSC) program's annual monitoring of property owners and their tenants includes 100% of all assisted housing to ensure compliance with affordable housing restrictions and identify cases of non-compliance. Upon completion of lead hazard control work, LSC provides owners with a close-out package that includes information relevant to compliance monitoring, proper maintenance and mandated disclosures.

Non-compliant property owners are given reasonable time to get back into compliance and are required to repay the loan with interest if they fail to do so. In cases of non-compliance, LSC imposes an interest rate provision as a deterrent to early buy-out of the loan agreement. Income from any loans that are repaid is returned to the program for use in future lead hazard control work.

Priority Needs Analysis and Strategies (91.215 (a))

1. *Describe the basis for assigning the priority given to each category of priority needs.*
 2. *Identify any obstacles to meeting underserved needs.*
-

1. Basis for Assigning Priority Needs

For a complete and thorough description of the process and criteria employed in determining the priority assigned to each Priority Need please see each division's individual narrative, all of which appear later in this document.

Activities that are assigned as a "High" priority are those which are slated to receive HUD funds through the Community Development Department and Department of Human Service Providers as stated within the Plan, those that are assigned a "Medium" priority are those that the City intends to fund, but do not involve federal entitlement grant funds. Activities that are assigned a "Low" priority are activities that are not receiving community development funds as stated within this Plan, but may receive funding from other City departments or sources, and as such may be a higher prioritized need than this Plan's scope. Certain other priorities receiving a "Low" priority rating are not currently slated for funding by any City funding sources or programs.

The Housing Needs Table has been filled out by collapsing all of the detailed break-outs into the two essential elements that govern Cambridge's Affordable Housing Objectives.

Concerning the Housing Needs Table: Previously information was not compiled in accordance with the format of the Housing Needs Table. The categories the City focused on were a broad income-eligibility assessment. Individuals and families who were at 30% or below of MFI were not excluded, but were counted with all income-eligible individuals and families. The City and its non-profit Housing partners will develop a new reporting format that will include all data points as they exist in the Housing Needs Table.

For a more detailed analysis please refer to the relevant table in the Tables Appendix of this Plan

2. Obstacles to Meeting Underserved Needs

The primary obstacle to meeting the underserved needs in the City of Cambridge is a lack of available funding to the City and to the various non-profit agencies the City partners with in serving the low and moderate-income residents of Cambridge. As entitlement grants shrink or remain level-funded the cost of delivering services and completing projects increases, creating, in the recent past and present, an ever-widening spread of cost and available funds. Mirroring this trend is the increasing difficulty in leveraging funds through state and private resources, also decreasing or stagnant in recent times. Cambridge is fortunate in regards to its robust tax-base, but despite this local trend the overall availability of funds from both federal, state and other private resources continues to decline as inflation, and therefore costs, rise.

Lead-based Paint (91.215 (g))

1. *Estimate the number of housing units that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low-income, low-income, and moderate-income families.*
 2. *Outline actions proposed or being taken to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs.*
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1. According to 2000 census data, 90% of the Cambridge residential housing stock was built prior to 1980, just after the 1978 government banning of lead-based paint. More than 70% of housing units in Cambridge were built prior to 1950, when virtually all paints used contained lead. The high incidence of residential dwelling units with lead-based paint is particularly serious in Cambridge where there are significant numbers of low income households who are often unable to find affordable housing and are forced to live in deteriorated buildings where peeling and chipping paint increases the likelihood of childhood lead poisoning. According to the 2003 Cambridge, Massachusetts Socioeconomic & Demographic Profile, there are approximately 19,000 extremely low, low and moderate-income households living in Cambridge. A conservative assumption that 70% of these buildings contain lead-based paint would mean that 13,000 units are in need of lead paint abatement.

2. The program provides assistance to property owners who rent to very low and low-income families by arranging inspections and abatement; relocating families during deleading; assisting children under the age of six by providing referral for testing and medical follow-up; and by assuming the full cost of inspections and up to \$10,000 per unit for lead hazard control. Broad-based community outreach and education services are employed to prevent childhood lead poisoning by raising awareness, changing behavior, and connecting people with resources. The program also provides soil testing and interim control landscaping services to address lead in soil through its innovative and award winning Safer Soil program.

Since 1994, through five rounds of funding from the HUD Office of Lead Hazard Control, the City of Cambridge has operated a comprehensive deleading assistance program aimed at landlords who rent to low-income families with children under the age of six. The program's long-standing partnerships with local public health, code enforcement, and non-profit rehabilitation agencies, as well its extensive educational component, further serve to decrease the incidence of childhood lead poisoning.

Since the inception of the LSC program, the percentage of Cambridge children under age six with elevated blood lead levels has dropped from 10% to less than 1%. To date, through the LSC program, over 600 affordable housing units have been deleaded and over 200 yards have been made lead safe. The current HUD grant will expire in March 2008 and the City will again apply to HUD for funding to continue its important work. As a result of the significant impact of the Lead-Safe Cambridge program, the City is on track to meet the goal of ending lead poisoning by 2010 and positioned to create affordable, lead-safe housing opportunities for hundreds of families.

HOUSING

Housing Needs (91.205)

**Please also refer to the Housing Needs Table in the Needs.xls workbook*

1. *Describe the estimated housing needs projected for the next five year period for the following categories of persons: extremely low-income, low-income, moderate-income, and middle-income families, renters and owners, elderly persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, families on the public housing and section 8 tenant-based waiting list, and discuss specific housing problems, including: cost-burden, severe cost-burden, substandard housing, and overcrowding (especially large families).*
 2. *To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must complete an assessment of that specific need. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.*
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1. HOUSING NEEDS ASSESSMENT

The diverse nature of the City of Cambridge with its various and vibrant neighborhoods, internationally known universities, highly regarded universities, and historic structures, creates a seemingly endless demand and desire to live in Cambridge. Since the 1960's, the chance to live in Cambridge, especially for extremely low, low and moderate-income households, has been seriously limited by the City's housing market.

However, as will be discussed throughout the Consolidated Plan, sizable numbers of low and moderate-income households do live here. In fact, according to 2000 Census data, 43% of households in Cambridge are classified as low or moderate-income, with the greatest number (30%) earning less than 50% of area median income in 1998.

The escalating real estate market in the Boston region, coupled with the end of rent control in the mid 1990s, has had a dramatic impact on the cost of housing in Cambridge. The median price of condominium units has more than doubled from \$168,300 in 1990 to \$385,000 in 2004. The median price of a single-family home has almost tripled from \$240,000 in 1990 to \$610,000 in 2004. These prices are well beyond the means of most low and moderate-income households. In addition, average rents for two-bedroom apartment rose 80% from \$950 in 1993 to \$1,700 in 2004. At these prices, a two-worker household, each earning minimum wage, would need to each work 96.9 hours per week in order to afford a two-bedroom apartment in Cambridge. Especially vulnerable are the extremely low-income households (earning under 30% of median income) and low-income households (earning under 50% of median) who comprise almost one third (30%) of the City's households, according to 2000 Census data.

Approximately 65 - 72% of Cambridge households are renters (28,880), over half of which are classified as low or moderate-income households. In addition, 40% of renter households (11,421 households) are paying more than 30% of their income for rent. This problem has been

exacerbated by the termination of rent control in the mid 1990s, the strong housing market in the Boston area, and the lack of available Section 8 subsidies in recent years.

In order to narrow the widening gap between low incomes and high housing costs, the City has had an ongoing commitment to a variety of programs that create and preserve affordable housing for extremely low, low and moderate-income residents. The City's goals described in this plan, reflect the need to both protect its existing affordable stock and create new affordable housing opportunities. The creation of affordable housing in Cambridge is made more difficult by a variety of market factors, including scarcity of available sites, high cost of land, low vacancy rates, and escalating real estate prices. In recent years, efforts to add to the City's stock of affordable housing have been impeded by strong competition from the private sector for buildings and land for the development of high-end market-rate housing.

Household Composition

One of the most significant factors affecting Cambridge has been the change in the composition of the households living here. In 1950, families constituted 87% of all local households; by 2000, this figure had decreased to only 41% of the total. As families have left Cambridge, they have been replaced by a steady stream of non-family individuals who either chose to live here alone or doubled up. These non-family households have increased dramatically from 4,281 in 1950 to 25,020 in 2000. Five decades ago, they constituted only 13% of all households; now they comprise 59% of the total.

According to the 2000 Census, more than 41% of all Cambridge households are comprised of only 1 person compared to 28% for Massachusetts and 26% for the nation as a whole. In addition to single households, small households dominate in Cambridge. According to 2000 Census data, the average household size has decreased almost 20% in the last thirty years, from 2.5 in 1970 to 2.03 in 2000. As a result of this trend toward smaller household sizes, the private market is producing less family-sized housing and more smaller housing units. While, large households of five or more persons comprised only 4% of all households, almost half (49%) of these households are low and moderate-income families. The vast majority (88%) of these large, low-income households are renters. In an effort to meet the needs of larger, low-income households, the City puts a priority on the creation and retention of decent and affordable family-sized housing units.

In spite of the shift toward non-families over the past few decades, the overall number of families in Cambridge has remained stable at 17,595 families in 2000, of which 43% are families with children, 15% are families headed by single parents, and of which at least 32% are eligible for affordable housing. The City is aware of the unique housing needs of these families and has made the provision of safe, lead-free, family-sized housing one of its greatest priorities.

Through its programs, policies, and goals, the City seeks to promote and retain Cambridge's diverse economic, social, racial and ethnic population. The City's housing programs are designed to serve households with a range of housing needs, earning a range of incomes. In order to ensure that families can afford to remain in Cambridge, particularly families with children, the City makes particular efforts to create and preserve decent, affordable, family-sized housing.

The Elderly

In Cambridge, elderly households comprise approximately 17% of Cambridge's households and approximately 9% of all Cambridge residents. Of these elderly households, approximately 50% reside in family households and 50% either live alone or in a group quarter situation. Approximately 53% of elderly households live in rental housing and 47% live in owner-occupied housing. More than 3,100 elderly households are income eligible for assisted housing, according to HUD's analysis of the 2000 Census.

Although considerable numbers of the elderly live in public housing or publicly assisted affordable housing (over 1,400) and others have Section 8 certificates for assisted developments, about one third of elderly households are paying more than 30% of their income for housing and 19% are paying more than 50% (compared to 27% and 15% for all Cambridge households, respectively). According to Census data, 35% of low and moderate income elderly households had some kind of housing problem (defined as overcrowding, physical defects or cost burden) as compared to 65% of all low and moderate income Cambridge households. Elderly households constitute approximately 12% of the 6,898 households in Cambridge who pay more than 50% of their incomes on housing and approximately 17% of the City's low and moderate-income households.

Household Income

Despite a growing affluence among the households of Cambridge, (where median household incomes have risen 40% since 1980, from \$33,928 in 1980 to \$47,979 in 2000), approximately 43% of all Cambridge households are classified as low or moderate-income. Of these, very low, low and moderate-income households, 70% (12,682) earn less than 50% of the median income and 30% (5,428) earn between 50% and 80% of median income. Very low and low-income households (e.g. earning less than 50% and 30%, respectively, of the median income) comprise approximately 42% of all Cambridge households, while moderate-income households (earning between 50% and 80 % of the median income) account for 13% of all Cambridge households (5,428).

Tenure

The 2000 Census makes it clear that not only are there substantially more renters than owners in Cambridge but that renters have significantly lower incomes than owners. The median income for renters (who comprise 68% of all households in Cambridge) is \$38,046. This figure is significantly lower than the median \$78,366 for owners who account for 32% of the City's households. The citywide median household income was \$47,232 in 2000. In terms of actual numbers of households eligible for affordable housing, a little over 15,024, or 52%, of all renters have extremely low, low and moderate-incomes. In contrast, only 3,086, or 22%, of owners fall into this category.

The number of owner-occupied units in Cambridge, which was only about 20% of the housing stock in the 1950's and 1960's, has almost doubled from about 7,000 units in 1970 to 13,760 in 2000 (or 32% of all units according to Census data). As there was little change in the overall

number of units in the City, the surge in owner occupancy has been largely due to the conversion of existing rental units to condominiums. A City housing report found that over three-fourths (76%) of the more than 9,000 condominium units created from 1970 through the early 1990's were the result of condo conversions and only 24% were newly constructed units. There was also a surge in the construction of town houses and condominiums during the 1980's and late 1990's after the end of rent control. Condominium conversions have continued in recent years, including conversion of small two and three-family dwelling units. In addition, a substantial number of new luxury market units being built in the City are for owner-occupancy, a trend which has been increasing in recent years. Overall, there are several thousand new market units under development or proposed in the City, including both rental and ownership developments.

Several hundred households are at risk of being affected by expiring use restrictions or expiring Section 8 contracts. Also, the Cambridge Housing Authority waiting lists contain more than 8,300 households who may have to wait years to receive a housing unit or Section 8 voucher.

Cost Burden

Given the cost of housing in Cambridge, it is not surprising that a large number of households pay more than 30% of their incomes on housing-related costs; and that a substantial number pay more than 50%. The cost burden is greater among renters than owners. According to HUD's analysis of the 2000 Census, 40% of renters in Cambridge are paying more than 30% of their income for housing compared to only 25% of homeowners.

Low and moderate-income households bear substantial cost burdens. While 61% of all low and moderate-income households are cost burdened, only 14% of household earning more than 80% of median income face the same economic challenge.

The most affected group are low-income renters (e.g. earning between 30% and 50% of median income), 70% of whom pay more than 30% of their income on housing. Among all very low and low-income renters (e.g. earning less than 50% of median), 62% pay more than 30% of their income on housing and 48% pay more than 50%. Among moderate-income renters (e.g. earning between 50-80% of median), 57% pay more than 30% of their income on housing and 10% pay more than 50%. Among renters earning over 80% of median, only 14% pay more than 30% of income on housing and 1% pay more than 50% of income on housing.

2. Racial/Ethnic Concentration of Population

The minority population of the City of Cambridge increased markedly during the last few decades. In 1990, Census data indicates that over 75% of the city's population was composed of White households; today that figure has decreased to 68%. However, while Cambridge's overall population increased only 6% between 1990 and 2000, Cambridge's minority population increased over 37% during this period. The fastest growing minority group in Cambridge are Asian households, whose population grew 50% from 8,081 in 1990 to 12,113 in 2000 and now account for 12% of the Cambridge population. Black/African American households remain one of Cambridge's largest minority groups, although their percentage of the population has decreased slightly from 12.7% in 1990 to 11.9% in 2000. The number of individuals of

Hispanic or Latino origin increased from 6,093 in 1990 to 7,455 in 2000 and now comprises 7.4% of the population.

The median income of minority households in Cambridge is lower than the median income of non-minority households. Given the high cost of homeownership in Cambridge, it is thus unsurprising that a proportionately larger number of minority households remain renters as compared to non-minority households. According to the 2000 Census, approximately 80% of Cambridge's non-White households were renter households (as compared to 60% of non-minority households). However, it is important to note the number of minority homeowners has increased 50% since 1990 from 1200 households to over 1850 households.

The table below provides more detailed information from the 2000 Census:

<i>Census 2000 Data:</i>	# of HHs	% of All HHs	% Renter	% Owner
White HHs	31,895	75%	63%	37%
Black/African American HHs:	4,345	10%	83%	17%
Asian HHs:	3,876	9%	82%	18%
American Indian/Alaskan Native HHs	152	0%	81%	19%
Pacific Islander HHs	17	0%	100%	0%
Other Races (including 2+):	<u>2,330</u>	5%	85%	15%
	42,615			
Hispanic HHs	5,912	14%	85%	15%

According to HUD analysis of the 2000 Census, minorities in Cambridge have significantly lower incomes than White households. The mean household income for Blacks is \$29,363. This figure is not only substantially lower than that of Whites (\$54,622), and of the City as a whole (\$47,979), but lower than almost all other minority groups. The mean household income of Hispanics is \$36,179 and of Asian is \$40,582. Moreover, while 23% of White households had extremely low and low-incomes, 53% of Black households, 44% of the Hispanic households and 40% of the Asian/Pacific Islander households were found in these categories.

As the table below demonstrates, approximately 36% of White households, 68% of Black/African American households, 58% of Hispanic households, and 52% of Asian and of Pacific Islander households are eligible for assisted housing:

<i>2000 CHAS Data</i>	(<80% AMI)	(>80% AMI)
White Alone	36%	64%
Black/African American	68%	32%
Asian	52%	48%
American Indian/Alaskan Native	65%	35%
Pacific Islander	50%	50%
Hispanic	58%	42%

The table below provides more detail of the income breakdown among minority groups in Cambridge, according to HUD's analysis of the Census 2000 data:

<i>2000 CHAS Data</i>	Extremely Low Income (<30%)	Low Income (30-50%)	Moderate Income (50-80%)	Middle/Market Income (>80%)
White Alone	14%	9%	13%	64%
Black/African American	30%	23%	15%	32%
Asian	24%	17%	12%	48%
American Indian/Alaskan Native	26%	24%	15%	35%
Pacific Islander	0%	0%	50%	50%
Hispanic	28%	16%	14%	42%

During the past several decades there has been a marked influx of recent immigrants into Cambridge, including Haitians, Central Americans, and Portuguese-speaking families. In 2000, more than 25% of persons in Cambridge described themselves as foreign-born and 31% speak a language other than English in their homes. Oftentimes these newcomers face economic challenges which force families to double up or live in overcrowded housing. The City recognizes the language and cultural differences facing these growing populations and has a variety of programs and services to meet their unique housing needs.

Unit and Household Size

With such a high proportion of individuals and small families in Cambridge, it is not surprising that more than half (61%) of all the City's housing units have four rooms or less. When considering the numbers of bedrooms, 38% (16,141) are studio or one-bedroom units, 35% are two-bedroom units, and the remaining 27% have three or more bedrooms. Owner occupied units are bigger, with 39% having three or more bedrooms, in contrast to 16% for rental units. Conversely, 49% of rental units are one-bedroom units, in contrast to only 13% of owner-occupied units.

Overcrowding

Generally, overcrowding is not a significant problem in Cambridge. According to the U.S. Census, more than one person per room represents overcrowding. Only 4.3% of all the City's units exceed this standard. In fact, 82% of all owner units and 67% of rental units are occupied by less than .5 persons per room. Among the 13% of housing units occupied by households below the poverty level, the overcrowding rate is significantly higher (7.0%).

Priority Housing Needs (91.215 (b))

1. *Identify the priority housing needs in accordance with the categories specified in the Housing Needs Table (formerly Table 2A). These categories correspond with special tabulations of U.S. census data provided by HUD for the preparation of the Consolidated Plan.*
 2. *Provide an analysis of how the characteristics of the housing market and the severity of housing problems and needs of each category of residents provided the basis for determining the relative priority of each priority housing need category.*
Note: Family and income types may be grouped in the case of closely related categories of residents where the analysis would apply to more than one family or income type.
 3. *Describe the basis for assigning the priority given to each category of priority needs.*
 4. *Identify any obstacles to meeting underserved needs.*
-

1. PRIORITY HOUSING NEEDS

The City of Cambridge has an ongoing commitment to the creation of new homeownership and rental opportunities and the preservation of existing affordable housing. Homeless households, those at risk of becoming homeless, and those in need of support services are especially vulnerable. Therefore, assisting these households is a particularly high priority. In addition, very high priority is given to low income families, particularly families with children, who have few options on the open real estate market given the scarcity of decent, affordable, lead-free, family-sized housing. Cambridge's support of affordable housing is reflected in the commitment of City and entitlement funds to programs in this area, the amount of funding secured from outside sources, and the existence of a strong network of government and nonprofit providers of housing and housing services.

The City's general priorities for investment over the next five years reflect our goal of meeting the most critical outstanding housing needs of Cambridge's residents. These include the need for affordable housing for extremely low-income families and individuals (those with an annual household income below 30% of median), low-income families and individuals (those with an annual household income of between 30% and 50% of median) and moderate-income families and individuals (those with an annual household income between 50% and 80% of median). The priorities also include the need for a broader range of housing options for the homeless and persons with special needs.

The City's ability to accomplish this depends on a number of factors: primarily the ability of the City of Cambridge, the Cambridge Housing Authority, and local nonprofit housing providers to secure a variety of resources to develop additional affordable units and stabilize existing units. Market and inventory conditions, the availability of sites, the capacity of local housing providers, and support for local programs and initiatives are also important. As always, the City's ability to meet the existing need for housing, as described in the Needs Assessment, is dependent upon continuing outside sources of funding, especially entitlement funding from HUD and Section 8 assistance made available through the Cambridge Housing Authority.

This plan is based on the assumption that federal programs and funding will be maintained at current levels. The City is committed to programs that serve the housing needs of extremely low, low and moderate-income households currently living in Cambridge. If federal

responsibility for these programs is abrogated, however, or if programs are eliminated or funded at unworkably low levels, no amount of local commitment can avoid widespread hardship and a certain degree of actual suffering. The submission of this plan assumes a two-fold responsibility in its review and implementation: the federal responsibility to both approve the policy goals of this plan and populations served thereunder, and to commit resources necessary to operate programs needed to accomplish these goals.

In a built-out city like Cambridge, many of the opportunities to develop affordable housing are in the existing stock. Affordable housing initiatives can take the form of stabilizing existing housing occupied by extremely low, low, and moderate-income households, or converting buildings to nonprofit or public ownership and providing access to affordable units for low-income households upon turnover. They may also involve substantially rehabilitating buildings with vacant units for occupancy after rehab by low and moderate-income households. Due to the age and condition of Cambridge's housing stock, some level of rehabilitation is a component of almost every project. Consequently, "producing" affordable units often involves stabilizing, rehabilitating or giving access to units in the existing stock, along with the creation of new housing units through adaptive reuse and new construction.

An important component of many of Cambridge's housing initiatives is securing long term affordability, either through limited-equity restrictions, public or nonprofit ownership, or long-term contracts and deed restrictions with private owners. Large investments are typically required to secure affordable units; therefore, making these units affordable for the long term is the most efficient way to use scarce housing resources.

The priorities that Cambridge plans to focus on over the next five years, and the analysis and investment plan for each priority, are discussed below. It is important to note that in addition to making new investments to meet outstanding needs, an overarching priority is maintaining, and in some cases modernizing, the City's existing affordable housing stock. This includes over 5,600 affordable units owned or leased by the Cambridge Housing Authority, as well as other affordable units developed by local non-profit organizations, and privately-owned "expiring use" units, which are currently affordable, but may be at risk in the future.

2. Priorities By Activity Type

The City's has a multi-faceted approach to preserving and expanding housing opportunities in Cambridge. Cambridge's housing priorities include: acquisition, new construction, preservation, and rehabilitation. The City, working in conjunction with local nonprofit developers and the Cambridge Housing Authority, continually seeks to find opportunities to create new affordable rental and homeownership housing. Securing affordable units might involve acquiring seriously distressed units at low prices and investing in substantial rehabilitation, or purchasing units with more modest rehabilitation needs, but at a higher price. While there are few vacant parcels of land in Cambridge, new construction or adaptive reuse of non-residential sites is also an option. Rehabilitation is also an important activity because it is often the most cost effective option to both address the physical condition of the existing stock while also creating or preserving affordable units.

Rental assistance is a critical component of virtually all rental housing production, preservation and access programs operated in Cambridge. Many of the opportunities to secure affordable housing are in buildings occupied by renters of extremely low and very low-incomes who cannot afford the rent increases required to support the cost of stabilizing their buildings. Therefore, rental assistance is critical to avoiding displacement in most of the City's affordable rental and cooperative projects. The City strongly supports the Cambridge Housing Authority in its efforts to provide rental assistance to supplement housing production and preservation programs. The City also supports the Housing Authority and local nonprofits in their efforts to secure McKinney funds to assist in serving the housing needs of homeless individuals and families.

A combination of programs and services comprise the City's first-time homebuyer activity. The City's First-time Homebuyer Financial Assistance program and funding from the American Dream Downpayment Initiative (ADDI) provide the basis to assist low and moderate-income Cambridge residents become homebuyers. In addition to financial assistance, the City provides homebuyer education, counseling and technical assistance to potential first-time homebuyers, as well as on-going assistance to tenants and owners in affordable projects.

3. Priorities by Income Group and Household Type

HUD defines the priority categories on Table 2A - Priority Housing Needs, as follows:

- High Priority -Activities to address this need will be funded with federal funds, either alone or in conjunction with the investment of other public or private funds during the five year term of the Consolidated Plan;
- Medium Priority -If funds are available, activities to address this need will be funded with federal funds, either alone or in conjunction with the investment of other public or private funds during the five year term of the Consolidated Plan;
- Low Priority -The locality will not fund activities to address this need during the five year term of the Consolidated Plan;

The City intends to prioritize federal funds available through CDBG, HOME, ADDI, Emergency Shelter Grant, McKinney and any other state and private resources, as well as funds from the Cambridge Affordable Housing Trust Fund, in the following ways.

As shown on Table 2A, Cambridge has several categories that have been given a high priority. These are small families, large families and individual renter households of extremely low, low and moderate-income. Also, existing homeowners and first-time homebuyers of low and moderate-income also have a high priority.

Medium priority is given to elderly renters due to the Cambridge Housing Authority's shorter waiting list of low-income elderly looking for housing (as compared to the waiting list for family units). Existing elderly renters are often assisted in the City's affordable developments, so there is no specific program designed for this population. Medium priority is also given to extremely-low income first-time homebuyers because many households in this category are

unable to secure a mortgage. Special populations also have a medium priority on the Needs Table. These households are also served within affordable developments.

4. Obstacles to Meeting Underserved Needs

The primary obstacle to meeting the underserved needs in the City of Cambridge is a lack of available funding to the City and to the various non-profit agencies the City partners with in serving the low and moderate-income residents of Cambridge. As entitlement grants shrink or remain level-funded the cost of delivering services and completing projects increases, creating, in the recent past and present, an ever-widening spread of cost and available funds. Mirroring this trend is the increasing difficulty in leveraging funds through state and private resources, also decreasing or stagnant in recent times. Cambridge is fortunate in regards to its robust tax-base, but despite this local trend the overall availability of funds from both federal, state and other private resources continues to decline as inflation, and therefore costs, rise.

Criteria for Affordable Housing Programs

Criteria for CNAHS Projects

Project Eligibility

All former rent controlled properties are eligible for this program provided that at least 51% of the residents are of low-or moderate-income. Priority will be given to properties with higher populations of lower-income residents and family-size units.

Loan Terms

Projects will be financed to a 1.1 debt service coverage with a conventional loan. Funds will be used to make up the difference between conventional financing and project costs to a maximum of \$15,000 per studio and one bedroom apartment and \$20,000 for two or more bedroom apartment. The loan at 0% interest for 20 years.

The loan will be structured based on the following guidelines as amended and effective January 2001:

- Loan made at 0% interest rate,
- 5% of loan forgiven evenly over 20 years,
- Prepayment penalty foreign over at 15 years (5% will be forgiven over 10 years, and the balance over the remaining 5 years), and
- Early Notification Requirement in mortgage covenant requiring the owner to notify CNAHS of intent to sell the property.

In addition, CNAHS will charge a fee of 15% of total development costs which will be structured as a 0% interest loan to be forgiven at the end of the affordability term as long as the owner adheres to the affordability term. If the owner chooses to terminate the affordability provisions during the first five years of the loan, then the CNAHS loans would become due and payable.

Future Rent Increases

Our approach is to structure each project on a sound operating and capital basis with adequate budgets and appropriate reserves so that owners will be able to operate the properties effectively with rents adjusted only for inflation. CNAHS therefore proposes to increase maximum allowable rents by an index such as CPIUX with exceptions provided only if there are documented extraordinary costs that were beyond what the owner would have been reasonably expected to cover. Projects will be structured so that initially, residents will pay 30% of income with a cap of the market rent. After the initial rent is set, future rents will be established by inflationary index adjustments rather than income.

Tenant Selection

The owner will be responsible for the selection of tenants over the term in accordance with the criteria established by the program. This criteria will include: appropriate income level up to 80% of area median income (AMI) and the family size as determined by HUD. Priority will be given to Cambridge residents. CNAHS will then certify the owner's selection and keep verification on file at the Agency.

If an existing tenant's income increased to the point where it exceeded 80% of the area median income and the owner was only protecting a portion of the units, then the owner is required to put the next available market unit under the affordability agreement.

Criteria Home Improvement Program (HIP)

Federal, State and Cambridge Income Limits for Housing Programs, FY2004

Gross Income shall be determined using the following **Section 8** method of calculating income. The applicants' income shall not exceed 80% of the area median income as established by HUD.

(a) Definition of Annual Income

Annual income is the anticipated total income from all sources received by the Family head and spouse (even if temporarily absent) and by each additional member of the Family, including all net income derived from assets for the 12-month period following the effective date of certification of income, exclusive of certain types of income as provided in paragraph (c) of this section.

(b) Annual Income includes, but is not limited to:

- (1) The full amount, before any payroll deductions, of wages and salaries, overtime pay, commissions, fees, tips, bonuses, and other compensation for personal services;
- (2) The net income from operation of a business or profession. Expenditures for business expansion or amortization of capital indebtedness shall not be used as deductions in determining net income. An allowance for depreciation of assets used in a business or profession may be deducted, based on straight-line depreciation, as provided in Internal Revenue Service regulations. Any withdrawal of cash or assets from the operation of a business or profession will be included in income, except to the extent the withdrawal is reimbursement of cash or assets invested in the operation by the Family;
- (3) Interest, dividends, and other net income of any kind from real or personal property. Expenditures for amortization of capital indebtedness shall not be used as a deduction in determining net income. An allowance for depreciation is permitted only as authorized in paragraph (b)(2) of this section. Any withdrawal of cash or assets from an investment will be included in income, except to the extent the withdrawal is reimbursement of cash or assets invested by the Family. Where the Family has Net Family Assets in excess of \$5,000, Annual Income shall include the greater of the actual income derived from all Net Family Assets or a percentage of the value of such Assets based on the current passbook savings rate, as determined by HUD;
- (4) The full amount of periodic payments received from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits, and other similar types of periodic receipts, including a lump sum payment for the delayed start of a periodic payment (but see paragraph (c)(13) of this section);

- (5) Payments in lieu of earnings, such as unemployment and disability compensation, worker's compensation and severance pay (but see paragraph (c)(3) of this section);
- (6) Welfare Assistance. If the Welfare Assistance payment includes an amount specifically designated for shelter and utilities that is subject to adjustment by the Welfare Assistance agency in accordance with the actual cost of shelter and utilities, the amount of Welfare Assistance income to be included as income shall consist of:
 - (i) The amount of the allowance or grant exclusive of the amount specifically designated for shelter or utilities, plus
 - (ii) The maximum amount that the Welfare Assistance agency could in fact allow the Family for shelter and utilities. If the Family's Welfare Assistance is ratably (appraisable) reduced from the standard of need by applying a percentage, the amount calculated under this paragraph (b)(6)(ii) shall be the amount resulting from one application of the percentage;
- (7) Periodic and determinable allowances, such as alimony and child support payments, and regular contributions or gifts received from persons not residing in the dwelling;
- (8) All regular pay, special pay and allowances of a member of the Armed Forces (but see paragraph (c)(7) of this section); and

(c) Annual income does not include the following:

- (1) Income from employment of children (including foster children) under the age of 18 years;
- (2) Payments received for the care of foster children or foster adults (usually individuals with disabilities, unrelated to the tenant family, who are unable to live alone);
- (3) Lump-sum additions to Family assets, such as inheritances, insurance payments (including payments under health and accident insurance and worker's compensation), capital gains and settlement for personal or property losses (but see paragraph (b)(5) of this section);
- (4) Amounts received by the Family that is specifically for or in reimbursement of, the cost of medical expenses for any family member;
- (5) Income of a live-in Aide;
- (6) The full amount of student financial assistance paid directly to the student or to the educational institution;
- (7) The special pay to a Family member serving in the Armed Forces who is exposed to hostile fire;
- (8) (i) Amounts received under training programs funded by HUD;

- (ii) Amounts received by a disabled person that are disregarded for a limited time for purposes of Supplemental Security Income eligibility and benefits because they are set aside for use under a Plan to Attain Self-Sufficiency (PASS);
 - (iii) Amounts received by a participant in other publicly assisted programs which are specifically for or in reimbursement of out-of-pocket expenses incurred (special equipment, clothing, transportation, child care, etc.) and which are made solely to allow participation in a specific program;
 - (iv) A resident service stipend. A resident service stipend is a modest amount (not to exceed \$200 per month) received by a resident for performing a service for the owner, on a part-time basis, that enhances the quality of life in the development. Such services may include, but are not limited to, fire patrol, hall monitoring, lawn maintenance, and resident initiatives coordination. No Resident may receive more than one such stipend during the same period of time; or
 - (v) Compensation from State or local employment training programs and training of a family member as resident management staff. Amounts excluded by this provision must be received under employment training programs with clearly defined goals and objectives, and are excluded only for a limited period as determined in advance;
- (9) Temporary, nonrecurring or sporadic income (including gifts);
- (10) For all initial determinations and reexaminations of income carried out on or after April 23, 1993, reparation payments paid by a foreign government pursuant to claims filed under the laws of that government by persons who were persecuted during the Nazi era;
- (11) Earnings in excess of \$480 for each full-time student 18 years old or older (excluding the head of household and spouse);
- (12) Adoption assistance payments in excess of \$480 per adopted child;
- (13) Deferred periodic payments of supplemental security income and social security benefits that are received in a lump sum payment.
- (14) Amounts received by the family in the form of refunds or rebates under state or local law for property taxes paid on the dwelling unit;
- (15) Amounts paid by a State agency to a family with a developmentally disabled family member living at home to offset the cost of services and equipment needed to keep the developmentally disabled family member at home; or
- (16) Amounts specifically excluded by any other Federal statute from consideration as income for purposes of determining eligibility or benefits under a category of assistance programs that includes assistance under the United States Housing Act of 1937. A notice will be published in the Federal Register and distributed to PHAs and owners identifying the benefits that qualify for this exclusion. Updates will be published and distributed when necessary.

(d) Re-determination of Income

If it is not feasible to anticipate a level of income over a 12-month period, the income anticipated for a shorter period may be annualized, subject to a re-determination at the end of the shorter period.

(e) Reparation, Payments & Repayment

Any family receiving the reparation payments referred to in paragraph (c)(10) of this section that has been requested to repay assistance under this chapter as a result of receipt of such payments shall not be required to make further repayments on or after April 23, 1993.

Definition of Family Types

Applicant means a person or a family that has applied for housing assistance.

Definition of a Family

Disabled family means a family whose head, spouse, or sole member is a person with disabilities; or two or more persons with disabilities living together; or one or more persons with disabilities living with one or more live-in aides.

Displaced family means a family in which each member, or whose sole member, is a person displaced by governmental action, or a person whose dwelling has been extensively damaged or destroyed as a result of a disaster declared or otherwise formally recognized pursuant to Federal disaster relief laws.

Elderly family means a family whose head, spouse, or sole member is a person who is at least 62 years of age; or two or more persons who are at least 62 years of age living together; or one or more persons who are at least 62 years of age living with one or more live-in aides.

Family includes but is not limited to:

- (1) A family with or without children (the temporary absence of a child from the home due to placement in foster care shall not be considered in determining family composition and family size);
- (2) An elderly family;
- (3) A near-elderly family;
- (4) A disabled family;
- (5) A displaced family;
- (6) The remaining member of a tenant family; and
- (7) A single person who is not an elderly or displaced person, or a person with disabilities, or the remaining member of a tenant family.

Live-in aide means

Live-in aide means a person who resides with one or more elderly persons, or near-elderly persons, or persons with disabilities, and who:

- (1) Is determined to be essential to the care and well being of the persons;
- (2) Is not obligated for the support of the persons; and
- (3) Would not be living in the unit except to provide the necessary supportive services.

Near-elderly family Means

Near-elderly family means a family whose head, spouse, or sole member is a person who is at least 50 years of age but below the age of 62; or two or more persons, who are at least 50 years of age but below the age of 62, living together; or one or more persons who are at least 50 years of age but below the age of 62 living with one or more live-in aides.

II. APPLICATION INFORMATION

Ownership of Property

■ Deed

Housing Expenses:

Net rental income is gross rental income less a proportionate share of housing expenses as applied to each rental unit as determined on IRS 1040, schedule E form (excluding amounts deducted for depreciation value) or as follows:

Rental housing expenses is the sum of:

- mortgage
- property taxes
- insurance
- water and sewer

Operating Expenses:

- interest only on mortgage payments
- payments on improvement loans secured by the property, provided at least 50% of the improvements benefit rental units
- property taxes
- utility and heating costs that owner pays
- homeowner's insurance
- water and sewer costs
- interest on second mortgages
- management, maintenance and repair costs allowed by IRS, but not depreciation value

Household Income: (As detailed in Income Standards above)

Energy Efficiency Development Principle
& The Energy Star Performance Standards

The City of Cambridge encourages its non-profit housing developers to achieve an overall energy efficient result in all their housing development projects. They achieve this using a variety of methods. As part of their usual development practices Cambridge non-profit housing developers use the 'energy star' standards as a goal in all their new construction and gut rehabilitation projects. It also use 'energy star' standards in renovation efforts when feasible. Cambridge non-profit organizations apply for 'energy star' programs through local utilities when they are available and avail themselves of any technical assistance and/or funds.

Practiced as a housing development principle, Cambridge non-profit developers achieve energy efficiency in all rehabilitation housing projects by using energy efficient equipment, appliances, and fixtures where replacements are needed. They apply energy efficiency standards to all new construction or renovation projects aiming to achieve 30% more energy efficiency in heating, cooling and water heating than a comparable home built to the 1993 Energy Code. They team up with local utility programs and also attempt to meet those performance standards through the following:

- Improved insulation
- Higher performance windows
- Efforts to reduce air infiltration
- The use of higher efficiency furnaces and water heaters
- Energy efficient lighting and energy efficient kitchen appliances

Housing Market Analysis (91.210)

**Please also refer to the Housing Market Analysis Table in the Needs.xls workbook*

1. *Based on information available to the jurisdiction, describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families.*
 2. *Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).*
 3. *Indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units. Please note, the goal of affordable housing is not met by beds in nursing homes.*
-

1., 2. & 3. Housing Market Characteristics

While the number of housing units in Cambridge increased by 6% from 1990 to 2000, the demand has continued to outpace the available supply. While most of the new units added to the private stock were luxury condominiums and townhouse units, the City passed an Inclusionary Zoning Ordinance in 1998 which requires that 15% of units in any development of more than 10 units be affordable to households with low and moderate-incomes.

The desirability of living in Cambridge has led, over the years, to high property values and prices in Cambridge. The cost of housing in Cambridge has soared to a point beyond the reach of many of the City's residents or those who would like to live here. The median price of single family home almost tripled from \$240,000 in 1990 to \$610,000 in 2004, while the median price of a condominium unit more than doubled from \$168,300 to \$385,000. It should be noted that these figures reflect all single family and condos sold in Cambridge, including a large number of very small units that would not be appropriate for family-sized households even if they could afford to purchase them.

Rents have also risen considerably during the last decade, from \$950 for a two-bedroom unit in 1993 to \$1,700 in 2004 according to Community Development Department estimates. While substantial, this increase is not as dramatic as the change in rents from 1995 to 2000 after the end of rent control. In 1993, Cambridge had over 16,000 rent controlled units with a median rent of \$367. Since rent control ended in 1996, the rents in Cambridge, as well as surrounding communities, have soared.

For extremely low, low and moderate-income Cambridge households purchasing a house or condominium today is very difficult. In 2004, the median price for a single family home in Cambridge was approximately \$610,000, requiring a household income more than \$160,000 to purchase, while the median price of a condominium was \$385,000, requiring an income of more than \$110,000 to purchase. According to the 2000 Census, only 9% of the City's households could afford to purchase a median-priced single-family home and 20% could afford to purchase the median-priced condominium in Cambridge.

The phase out of Cambridge's rent control system had a significant impact on all segments of the housing market. On the rental side, rents increased, along with a turnover of long time residents, and changing investment patterns. The termination of rent control also allowed many of the City's rental units to be converted to condominiums. While this has had the effect of displacing residents, it has also created new ownership opportunities for those who have been able to afford rising condominium prices. The City has been committed to working to offset the displacement of long-time City residents as a result of the end of rent control.

Age and Type of Residential Buildings

More than half (25,115) of Cambridge's dwelling units were built before 1939 with a number remaining from the late eighteenth century. While some of these buildings include restored or well maintained mansions in the more affluent local neighborhoods of the city, the great majority are two and three-family houses and larger multi-family buildings, many of which now show definite signs of age. After a building hiatus during World War II, a sizable number of units were built in the 1970's when the City supported an ambitious program of large public housing and moderate-income high-rise developments through state and federal programs. At the same time private developers were converting rental units into condominiums.

According to 2000 U.S. Census, about half of Cambridge's housing stock is located in multi-family buildings containing five or more units, while over a 38% is in buildings of ten or more units and more than 13,500 units are found in buildings of more than 20 units. Less than a third of all units are found in one and two-family dwellings and less than 15% are single-family homes. About 16% of the stock is publicly assisted, affordable housing which includes both small and large buildings, low and high rise, nonprofit and CHA-owned, or privately owned. Significantly, since 1970, more than 9,000 new or converted condominium units have been added to the City's housing stock (approximately 20% of the total housing stock) and overlap all housing types, including townhouses, two and three-unit buildings, as well as larger apartment buildings.

Condition of Buildings

Housing condition is measured in the U.S. Census by the age of residential buildings and the proportion of overcrowding within the units in the building. Although more than half (56%) of the City's housing units were built before 1939 and 70% were built before 1959, age is not necessarily an indication of condition in a city where residences have been preserved for historical or economic purposes. There also is no specific correlation between the age of the buildings and the income level of the people living therein. The rate of overcrowding in Cambridge is very low; only 4% of units in Cambridge housed more than one person per room.

Substandard units suitable for rehabilitation are those where it is economically and structurally feasible to bring them into compliance with codes. According to this definition, substandard units have code violations relating to health and safety and fail to meet the State's Sanitary Code. According to the 2000 Census, less than 1% of the City's housing units lacked one of the following: complete plumbing facilities, complete kitchen facilities, or telephone service.

Clearly, the structural condition of the stock, i.e., the sizable number of units currently in need of rehabilitation to come into compliance with current health and building code requirements, calls for substantial funds to preserve and rehabilitate affordable housing in Cambridge. Failure to rehabilitate these units, in many instances, will hasten further deterioration of these units and may result in their becoming uninhabitable after some period. The City administers programs to help owners rehab their residential properties – including both owner-occupied as well as investor-owned units.

Vacancy Rates

According to the 2000 U.S. Census, the vacancy rate for rental units in the City was 2.6%, while less than 1% of owner-occupied units were vacant. Vacancy rates for each housing tenure declined from 1990 to 2000, most likely due to the impact the end of rent control had on the housing market in the mid-1990s. Judging from the high demand for affordable units in the City and long waiting lists at the Cambridge Housing Authority, it is estimated that the vacancy rates for these units is near zero.

Demographics

In the Cambridge Consolidated Plan, an “area of minority concentration” is defined as a Cambridge neighborhood where the proportion of minorities is greater than that for the City as a whole, i.e., in Cambridge, 32%. An “area of lower income concentration” is a Cambridge neighborhood where the proportion of extremely low, low and moderate-income households is greater than the proportion for the City. In as diversified a city as Cambridge, it is not surprising to see that the concentration of minorities and low-income households vary from neighborhood to neighborhood. However, in every Cambridge neighborhood there is significant minority representation, ranging from 14% minority in West Cambridge (Neighborhood 10) to 54% minority in Neighborhood 4, according to the 2000 Census.

The largest concentration of minorities occurs in Neighborhood 4, which is located in the eastern side of Cambridge. In 2000, 54% of the neighborhood population were members of a minority group, with 30% Black, 8% Asian/Pacific Islanders, and 16% identifying themselves as Hispanic. Additionally, Neighborhood 4 had the lowest median household income in the City, \$34,306 compared to the City median of \$47,979, and more than double the poverty rate (23%) of the City as a whole (11%).

Neighborhood 7, commonly known as Riverside, is also in the eastern section of Cambridge and has a relatively high concentration of minorities. According to the 2000 Census, this neighborhood has a diverse population of 14% Black, 15% Asian/Pacific Islanders, and 8% identifying themselves as Hispanic, giving Riverside a total minority population of 37%, also well above the city average. In Neighborhood 7, the median household income of \$40,753 is also well below the citywide median of \$47,979.

In contrast to Neighborhoods 4 and 7, Neighborhood 1 (East Cambridge) is one of the less diverse areas in the eastern portion of Cambridge. Black residents comprise just 5% of East Cambridge’s total population, according to the 2000 Census, a situation matched only by

Neighborhood 12 where less than 2% of households identified themselves as Black. However, East Cambridge's diversity has grown significantly over the past 20 years, from less than 5% minority in 1980 to more than 26% non-white in 2000, with 8% Hispanic and 11% Asian/Pacific Islander households.

In spite of the presence of two elderly housing projects in East Cambridge, and its long history as a working-class family community, luxury condominiums in the neighborhood appear to have increased the median household income, which in 1999 was \$41,583, a nearly 70% increase from 1979, by far the largest percentage increase in median household income in the City. However, East Cambridge still has a comparatively high poverty rate of 17%.

The western section of Cambridge contains the four most affluent neighborhoods in the City, neighborhoods 8, 9, 10, and 12. Despite these neighborhoods having the highest median household incomes in Cambridge, they still all have significant percentages of minority residents, ranging from 14% minority in Neighborhood 10 to 28% minority population in Neighborhood 9, the location of the Walden Square subsidized development and the Lincoln Way public housing development.

The most racially diverse neighborhood west of Harvard Square is North Cambridge (Neighborhood 11). The 2000 Census indicates that 38% of the North Cambridge population is a member of a minority group. The largest minority proportion is Black, at 18%, with 13% Asian/Pacific Islanders and 6% Hispanic. Also, at \$44,784, the median household income in North Cambridge is lower than that citywide, conversely, while the poverty rate of 8%, is lower than the citywide rate of 11%.

Characteristics of Households with Housing Problems

According to HUD's interpretation of 2000 Census data, 67% of the extremely low-income, 71% of the low-income and 60% of the moderate-income households have housing problems.

- occupy units with physical defects, i.e., lacking a complete kitchen or bathroom;
- live in overcrowded conditions, i.e., a housing unit with more than 1 person per room; or
- have a housing cost burden exceeding 30% of gross monthly income, or have a severe cost burden exceeding 50% of gross monthly income.

Because overcrowding is comparatively minor in Cambridge (4.4%) and less than 2% of all units have physical defects (as defined by the Census), a cost burden appears to be the primary indicator of housing problems among Cambridge households. In fact, 40% of renters in the City pay more than 30% of their income for rent, and 19% pay more than 50% of their income for rent. This is an increase from 1990 when 34% of households were paying more than 30% of their income for rent. While the City of Cambridge has a number of programs designed to help households who are burdened by housing with structural issues (eg factors such as age of structure, deferred maintenance, structural defects, lead paint, etc.), the primary goals of the City's housing strategy revolve around affordability and bridging the affordability gap. The

City aims to serve households earning a range of incomes, paying particular concern to those households bearing the greatest housing cost burdens.

Housing for Persons with HIV/AIDS

Earlier studies commissioned by the City, which has a relatively high rate of AIDS incidence, pointed to the need for a range of housing and supports. As treatment has improved, people with AIDS are living much longer and are more able to remain in the workforce. At the same time, demographic shifts suggest that more new cases are occurring in population groups with fewer resources.

With City sponsorship, Cambridge Cares About AIDS (CCAA) has received Supportive Housing Program funding for transitional housing programs for men and women (five units each at the YMCA and YWCA). Using Shelter Plus Care funds, the organization also operates an eight-unit scattered site supported housing program for families with a household member who has HIV/AIDS. The City's Department of Human Services Programs has allocated CDBG funds for a transitional employment program CCAA has begun for its clients to help them regain economic self-sufficiency.

HOPWA Funding

As the largest city in Middlesex County, all HOPWA funds available to the City of Cambridge and its residents for FY2006 will be administered by the City of Lowell. Cambridge acted as a transitional administrator in FY2005, working as a sub-recipient to the City of Lowell.

Representatives from the City participated in a HOPWA funding round-table discussion on February 23, 2005 at the City of Lowell's planning office to express Cambridge's interests and concerns. It was determined, and mutually agreed upon, that funding allocations should prioritize maintaining those who are in stable living situations, maintaining services and expanding supportive housing opportunities where available.

A decrease in over-all HOPWA funds and a competitive real-estate environment in eastern Massachusetts, combined with decreases in other federal assistance programs were seen as the greatest challenge to meeting the goals of the HOPWA program.

Final funding levels are to be determined by the City of Lowell.

RESOURCES

The following section describes federal, state, local and private funding and program resources, that the City of Cambridge anticipates utilizing with HUD appropriated funds, in all programs for the five-year period ending June 30, 2010. Any changes, additions or deletions will be updated annually through the One-Year Action Plan.

FEDERAL RESOURCES

American Dream Downpayment Initiative (ADDI)

Signed into law on December 16, 2003, The American Dream Downpayment Initiative (ADDI) was created to increase the homeownership rate among low-income and minority households, and to revitalize and stabilize communities. ADDI will provide financial assistance for closing costs, downpayment assistance, and housing rehabilitation, thereby reducing the most common barriers to homeownership. The program will provide low-income families with the opportunity to build assets and share in the American dream of homeownership. The City will use its allocation in conjunction with its Financial Assistance Program to assist low-income households in Cambridge to become homebuyers.

AmeriCorps

This dynamic program provides workforce development to unemployed youths, ages 17-24 who dropped out of high school. During the program year, participants attend classes and spend a portion of their time working on supervised housing rehabilitation crews. The crews provide carpentry, renovation and beautification services to Cambridge's non-profit housing development organizations as they renovate and develop affordable housing units for low and moderate-income households. In addition to attending courses to attain their high school diploma, participants are also involved in community service and attend leadership trainings. Upon graduation from the JAS YouthBuild Program, they are equipped to achieve gainful employment, pursue a college degree, or attend trade school to advance their technical skills. To help in the transition, supportive counseling services are provided for at least one year after graduation.

Cambridge Health Alliance

The CHA administers Cambridge Health Care for the Homeless, a program operating in-shelter health care clinics for homeless individuals drawing on Federal Health Care for the Homeless grants.

CHA also conducts employee training and advancement for residents of Cambridge's Neighborhood Revitalization Strategy area.

The Cambridge Health Alliance is a regional health care system comprised of three hospitals, more than 20 primary care sites, the Cambridge Public Health Department and Network Health, a statewide managed Medicaid health plan.

Cambridge-Somerville Healthy Homes

The existing program managed by the Cambridge Public Health Department, actively serves families of children with asthma or other respiratory difficulties. Receiving referrals primarily from pediatric medical providers, the referred clients are then provided with a thorough home inspection to look for asthma triggers, asthma education, medical case management, and items to reduce exposure to asthma triggers and follow-ups. The program will work closely with Lead Safe Cambridge and anticipates contracting with local non-profit housing rehabilitation specialists to remediate structural housing concerns. The Cambridge Public Health Department is submitting an application to HUD's Office of Healthy Homes and Lead Hazard Control.

Community Development Block Grant Program

The City of Cambridge is an entitlement City that annually receives a direct allocation of CDBG funds, which is used to support a variety of programs and activities, including economic development, design and construction oversight of parks, playground renovations, housing services, and housing development. A majority of the City's CDBG funds are used for housing development activities and services, such as acquisition, rehabilitation, and new construction of affordable housing units by non-profit housing development agencies in Cambridge. In addition to leveraging funds for housing development, CDBG funds supports a variety of housing services and activities, including case management, tenant and landlord mediation services, homelessness prevention and other services for the homeless. The City's appropriation of CDBG funds among its programs reflects its strong commitment to providing decent and affordable housing, good community services, and a healthy economic base.

Conventional Public Housing Operating Subsidy

Federal operating subsidies are used by the Cambridge Housing Authority to make up the difference between the federally-determined allowable cost of managing and maintaining the family and elderly public housing stock and the amount of rent received.

Emergency Shelter Grant - HUD

The Massachusetts Executive Office of Health and Human Services has transferred responsibility to entitlement cities for Emergency Shelter Grant funds that the Commonwealth receives. The cities will now be able to allocate these funds along with the ESG monies they receive directly from HUD, provided the community has a Continuum of Care in place for homelessness programs.

Fair Housing Initiatives

The local Human Rights Commission receives an annual allocation of Fair Housing Assistance Program (FHAP) funds from HUD in support of their fair housing investigation and enforcement activities. The FHAP grants are allocated to local Fair Housing Agencies, on an as-needed basis, for their education and outreach work through the formula grant proposal system used. The amount of FHAP grant awarded is based on the number of housing complaints resolved in that particular fiscal year.

Family/Youth Services Bureau

Federal funding for street outreach to youth and young adults. This grant pays for the street outreach and related services furnished by Boston-based Bridge Over Trouble Water, which maintains a daily health van and street outreach presence in Cambridge's Harvard Square and operates pre- transitional and transitional housing programs serving homeless young adults ready to leave the streets.

Federal Emergency Management Agency (FEMA) Funds

The Federal Emergency Management Administration makes grant funding available on an annual basis to food pantries and meal programs. FEMA also awards an annual grant to Catholic Charities, enabling the agency to issue payments to landlords to prevent eviction of low-income persons living in a larger region, which also includes Cambridge. Finally, FEMA also awards funding to the City of Cambridge Fuel Assistance Program, enabling the agency to issue payments to utility and oil companies to prevent or address shutoffs which would place a Cambridge or Somerville resident at risk of freezing.

Federal Mental Health and Substance Abuse Block Grant

These block grants are awarded to the State by the federal Department of Health and Human Services and fund a range of services including some of the treatment services utilized by homeless persons.

Federal PACE Grants

The Federal PACE grants provides funding for mental health outreach services for homeless persons. This grants, received by Tri-City Mental Health, a regional provider of mental health services, help fund shelter-based and street-based mental health services.

HOME Entitlement Grant

The City of Cambridge is a participating jurisdiction that receives HOME entitlement funds that assist in carrying out the City's housing strategies. These housing strategies include providing loans to support the acquisition, new construction, and rehabilitation of affordable rental and homeownership housing units for low and moderate-income households. Since 1993, over 615 HOME-assisted affordable rental and homeownership units have been created in Cambridge through funding from the City's entitlement HOME funds received from HUD. These funds have also leveraged other public and private funds to help make new projects feasible.

HOPE Programs (HOPE I, HOPE IV, HOPE VI)

The HOPE VI program was developed as a result of recommendations by the National Commission on Severely Distressed Public Housing, which was charged with proposing a National Action Plan to eradicate severely distressed public housing. The Commission recommended revitalization in three general areas: physical improvements, management improvements, and social and community services to address resident needs. The activities funded by HOPE VI Revitalization grants include the capital costs of major rehabilitation, new construction, and other physical improvements; demolition of severely distressed public housing; management improvements; planning and technical assistance; and community and supportive services programs for residents.

Leadsafe Cambridge Program

Since 1994, a series of four concurrent HUD grants ("Lead-Based Paint Hazard Control") totaling \$10.2 million dollars have supported the work of the Lead-Safe Cambridge (LSC) program. LSC strives to achieve two major policy goals: increasing access to affordable lead-safe housing for low income families, and preventing the lead poisoning of Cambridge children. To this end, as of March 2004, the program has deleaded over 560 units of affordable housing, and over 150 yards have been made lead safe through the intervention of the Safer Soil program. LSC has been the recipient of several prestigious awards an American Society of Landscape Architects (ASLA) Merit Award in 1999; the "2000 HUD Best Practices Award of Excellence" award; and in 2003, LSC was the proud recipient of the eighth "Innovations in Fair Housing Award" from the Cambridge Human Rights Commission.

Low-income Housing Tax Credits

The Low-income Housing Tax Credit Program (LIHTC) provides financial support for the acquisition and rehabilitation or development of eligible rental projects for low and moderate-income households. As the types of projects funded with Low-income Housing Tax Credits are consistent with Cambridge housing goals, the City intends to support housing developers in their applications for credits in the coming year.

McKinney–Vento Supported Housing Program (SHP)

The SHP program is a federally funded competitive grant program annually re-authorized by Congress and administered by HUD which contributes upwards of \$1 million per year to fund a range of homeless programs, including permanent supported housing for persons with disabilities, transitional housing, and supportive services, including housing search, drop-in services, street outreach, etc.

McKinney–Vento Shelter Plus Care (S+C)

The S+C program, also funded out of the Mc-Kinney Vento Process, provides housing subsidies for disabled persons who have transitioned out of homelessness, and whose tenancies depend upon the ongoing receipt of supportive services. Services offered to S+C tenants are not funded through the S+C grants, which only pay for the housing subsidies.

Moderate Rehabilitation Single Room Occupancy Program

Through the McKinney and Shelter Plus Care programs, Mod Rehab SROs provide housing subsidies to support the moderate rehab of existing single room occupancy (SROs) buildings. In the past, the Cambridge Housing Authority has used this program to support a variety of projects.

Non-Public Housing Development

Through the flexibility provided under the Moving To Work Deregulation Demonstration Program, the Cambridge Housing Authority (CHA) and its non-profit affiliate, Cambridge Affordable Housing Corporation (CAHC) will develop new non-public housing development for low-income households as opportunities arise. Through acquisition and planned rehabilitation, the CHA has also expanded the housing options for low-income seniors, and since completing its last project, Neville Place Assisted Living, has significantly increased the number of assisted living units in the City.

Public Housing Capital Grant

The program provides a predictable flow of funds to the Cambridge Housing Authority for capital and management improvements and for associated administrative costs

Public Housing Development

CHA will vigorously pursue any opportunities for funding for public housing development over the next five years, although none have been funded by Congress.

Safe Havens for Homeless Individuals

This program provides financial assistance to local governments to support the acquisition, rehabilitation, and operating costs of low-cost, semi-private lodging for homeless persons with severe mental illness. Counseling to encourage residents' participation in treatment programs is a component of this program. The organization, On the Rise, operates a “Safe Haven Day Drop-In” for homeless women, as well as street outreach, but there is no resident component at this time.

Section 108 Loan Grantee Program Funds

Section 108 loan guarantees are used for activities that meet national CDBG objectives, which include (1) benefit low- and moderate-income families; (2) prevent or eliminate slums or blight; or (3) meet other urgent community development needs. Eligible activities include property acquisition; rehabilitation of publicly owned property; housing rehabilitation; economic development activities; acquisition, construction, reconstruction, etc. to preserve and create affordable housing for special populations.

Section 8 Certificates and Vouchers (Local Leased Housing Program)

The Section 8 Program was developed to offer low-income households a chance to obtain units in privately owned buildings. This establishes more diversity among income groups and provides an alternative to large-scale, isolated, low-income developments. The program, under the aegis of the Cambridge Housing Authority (CHA), is successful at placing residents in units, however the waiting lists are long. The success of the program in Cambridge has in large part depended on the regulatory flexibility granted to CHA as a result of its participation in the national MTW deregulation demonstration to respond to the City's escalating rental market. To facilitate its continued success, the CHA continues to use allowable rent levels that are at 110% of current area-wide Fair Market Rent (FMR) levels. The CHA is currently over 100% utilized and has closed the Section 8 waiting list, except for emergencies. The City would support any efforts to create a sub-market, where FMRs are determined using a more local standard, that is undertaken by the Housing Authority or HUD. A number of non-profits in the City are also working to preserve long-term affordability in a market in which rents are increasing rapidly. Section 8 certificates and vouchers are often a critical part of this process and the City supports changing regulations to allow the Housing Authority to create more project-based Section 8 units in collaboration with these non-profits.

Currently, CHA's participation in the Moving To Work Deregulation Demonstration allows the CHA to exceed HUD's regulatory caps on a number of policies, including FMR levels, the percentage of any given building that can be project-based, and the total percentage of income a program participant can contribute towards housing. In very limited circumstances, the CHA has exceeded the FMR upset cap and/or allowed residents to contribute a higher percentage of their income than regular program rules would allow. In aggressive pursuit of Project-Based units, the CHA has been very successful in ensuring longer-term affordability of units in the City, determining on a case-by-case basis the number of units in any given development that

should or can be project-based. At the end of the Demonstration, currently set at March 31, 2006, the CHA will need regulatory changes to continue this important work.

If funding for incremental vouchers/subsidies becomes available, the CHA will apply for additional monies. The CHA has 182 Section 8 Preservation Vouchers to protect the tenants in expiring-use buildings in the City, and does not expect any additional units.

Shelter Plus Care Program

The Shelter Plus Care Program provides subsidies for housing that provides service programs for homeless people with disabilities, primarily those with serious mental illness, chronic problems with alcohol and/or drugs, AIDS, and other related diseases. The Cambridge Housing Authority (CHA) continues to subsidize 18 scattered site units in this program.

Supportive Housing for Persons with Disabilities (Section 811)

This program supports nonprofits in developing supportive housing with appropriate services for persons with disabilities. To the extent that appropriate sites are available, Cambridge will support applications under this program that are consistent with the Consolidated Plan.

Supportive Housing Program

This program provides grants to defray the cost of acquiring or rehabilitating buildings to house homeless persons. Operating subsidies and service funding are also eligible. The Department of Human Service Programs (DHSP) currently administers Supportive Housing Program subcontracts with 20 service providers, totaling approximately \$3.6 million annually. Annually, DHSP will pursue funding through the HUD SuperNOFA for renewal of the Housing Resource Team, Housing Search and Post Placement Stabilization Program administered by HomeStart. They will also apply for funding for new programs to support stabilization for homeless families that have been placed into permanent housing; the 'Youth on Fire' clinical and case management services for homeless youth; and a homeless management information system that will be administered by UMASS. DHSP is in the process of assembling its application for HUD's SuperNOFA.

Program Income

Program income, defined as loan repayments, or net cash reserves produced by any project funded in whole or part by Community Development Block Grant (CDBG), Housing for Persons With Aids (HOPWA), Emergency Shelter Grant (ESG), or the HOME Investment Partnership (HOME) will be expended on projects/programs before new funds are drawn down from the U.S. Treasury.

Workforce Investment Act

The Workforce Investment Act (WIA) is funded through the Department of Labor and is the primary funding source for Just A Start's (JAS) Summer Youth Program. Each year, the Summer Youth Program enrolls approximately 65 young teens, predominantly ages 14-16 in a Work Experience/Academic Enrichment Program for 6-7 weeks in July and August. They spend half their time on supervised crews, which provide repair, and beautification services on CDBG eligible properties and on Cambridge Housing Authority developments. The other half of their time is spent on academic enrichment activities to develop literacy and math skills, and on career development activities to help them develop work skills and career goals.

YouthBuild

YouthBuild is a HUD training program and funding source that enables youths who have dropped out of high school to pursue a GED, while gaining technical skills in the workforce. Administered by Just A Start Corporation (JAS), participants who ages range from 17-24, attend classes to earn a GED certificate, and also spend a portion of their time working on supervised housing rehabilitation crews. The crews provide carpentry, renovation and beautification services to Cambridge's non-profit housing development organizations as they renovate and develop affordable housing units for low and moderate-income households. Participants are also involved in community service and attend leadership trainings. Upon graduation from the JAS YouthBuild Program, participants are equipped to achieve gainful employment, pursue a college degree, or attend trade school to advance their technical skills. To help in the transition, supportive counseling service is provided for at least one year after graduation.

STATE RESOURCES

Cambridge Housing Assistance Program

The City of Cambridge and the State of Massachusetts fund the Cambridge Housing Assistance Program (HAP). This program prevents homelessness through tenant and landlord counseling and mediation. It also provides housing search and stabilization services. The Department of Human Service Programs receives funds as a subcontractor of CAPIC in Chelsea who receives and regionally distributes the HUD funds.

Community Preservation Act: State & Locally Raised Funds

The Community Preservation Act is a new tool for communities to preserve open space, historic sites, and affordable housing. Signed into legislation by Governor Cellucci on September 14, 2000, the Community Preservation Act (CPA) is a local option that enables communities to establish a municipal Community Preservation Fund by local referendum. Monies collected for this fund are raised from a surcharge of up to 3% on local property taxes. Cambridge adopted the Act at the 3% surcharge level in fall 2001 and is now eligible for state matching funds. The City's Affordable Housing Trust seeks to be increased through the Community Preservation Act (CPA) to approximately \$7.2 million annually. This will enable the City to maintain its production and ability to raise funds from other sources including federal, additional state, local, and private sources. The City's Affordable Housing Trust will utilize its CPA funds to create and preserve affordable housing.

Housing Stabilization Funds

The Housing Stabilization Program, funded through the Department of Housing and Community Development (DHCD), has been used to support neighborhood restoration and affordable housing rehabilitation. The City will support non-profit applications for Housing Stabilization Funds as appropriate.

Massachusetts Affordable Housing Trust Fund (AHTF)

The Massachusetts Affordable Housing Trust Fund (AHTF) was created with the enactment of Section 227 of Chapter 159 of the Acts of 2000, now known as Chapter 121D of the Massachusetts General Laws (the Statute). The AHTF is designed to provide resources to create or preserve affordable housing throughout the state for households whose incomes are not more than 110% of the area median income, as determined by the U.S. Department of Housing and Urban Development (HUD). The AHTF was funded at \$20,000,000 per year for three-Years (State Fiscal Years 2001 – 2003) from the state's General Fund. In June 2003, the Legislature adopted language in Section 631 A of Chapter 26 of the Acts of 2003 to provide for the capitalization of the AHTF via bond authorizations. The budget language authorized bond issues totaling \$70,000,000 to capitalize the fund over a five-year period (fy2004-2008).

Soft Second Loan Program

The Soft Second Loan Program is a mortgage product that reduces a borrower's monthly mortgage costs. Cambridge will request a commitment from the Department of Housing and Community Development (DHCD) to fund interest rate subsidy and loan loss reserve components of this program. These funds will be used in conjunction with reduced rate first mortgage funds provided by area lenders for low-income buyers. The City anticipates that 10 low to moderate-income families will purchase units with Soft Second loans totaling approximately \$1,500,000.

State-Assisted Public Housing

The Commonwealth of Massachusetts assists 663 units of conventional public housing in Cambridge, with a total estimated operating subsidy of \$1,017,619. It also provides rental vouchers, including 28 Alternative Housing Vouchers for the disabled and 131 Massachusetts Rental Voucher Program certificates, the majority of which are project-based. The CHA has also received budget authority of approximately \$6 million from the Massachusetts Department of Housing and Community Development for six physical improvement projects at four developments, and one planning grant. This award will be used over several years.

State's Department of Public Health

The State's Department of Public Health provides Emergency Assistance payments for shelter services. As part of its role in administering the TANF (Temporary Assistance for Needy Families) program, the State's Department of Transitional Assistance (DTA) funds the cost of emergency shelter to income eligible and otherwise qualified homeless families. The DTA also contracts with shelters on a per-person per-day basis to provide reimbursement for shelter services furnished to individuals.

State Emergency Assistance

State Department of Transitional Assistance (DTA) funds the cost of emergency shelter to income eligible and otherwise qualified homeless families. DTA also provides reimbursement for shelter services furnished to individuals.

State HOME Allocations

The Massachusetts Department of Housing and Community Development (DHCD) allocates its HOME appropriation through competitive funding rounds. The City of Cambridge will support applications for State HOME funds submitted by Cambridge nonprofits in the coming year. State HOME funds will leverage federal, other state, city and private sources to make the projects feasible.

State Taxes

Tax revenues to fund substance abuse treatment services, including detoxification, halfway housing and outpatient services. The DPH also uses State resources to fund CASPAR Emergency Shelter Center.

Other State Programs

The Commonwealth of Massachusetts also funds programs that support the acquisition and development of affordable housing. The Housing Innovation Fund (HIF), Consolidated Improvement Preservation Fund (CIPF), and Facilities Consolidation Fund (FCF) administered by the Department of Housing Community Development are sometimes awarded to the City's non-profits to finance development projects. To the extent that funds are available under competitive state programs to support Cambridge projects, the City of Cambridge and local nonprofit developers will apply.

LOCAL RESOURCES

Affordable Rental and Homeownership Services

The City's Community Development Department (CDD) maintains a database of low and moderate-income households interested in affordable housing opportunities, and provides referrals regarding available housing units. In addition to marketing affordable units created through the City's First-time Homebuyers Program, CDD also assists nonprofit and for-profit developers with locating low-income buyers and renters for their affordable units. Free homebuyer classes and counseling are also offered to Cambridge residents.

Cambridge Affordable Housing Trust

Established in 1988, the Cambridge Affordable Housing Trust, provides financial support to programs in its CityHOME Initiative to increase and preserve the supply of affordable housing. The Trust provides financing to assist in the acquisition, development, and rehabilitation of rental and homeownership units; improve the quality of affordable housing by providing low-interest loans to owners; promote affordable unit set-a-sides from private owners under the Multifamily Rehab Program; and provide education and financial assistance to low and moderate-income homebuyers. Since 1995, the CityHOME Initiative has received over \$42.35 million in City funds. The Cambridge Affordable Housing Trust acts as a gap funder, making the minimum contribution required to make projects financially feasible. It intends to continue its lending activities in the coming year, and will leverage other private, State, and Federal resources.

Cambridge Fund for Housing the Homeless

This fund, comprised of private donations, is administered through the Cambridge Department of Human Service. It is used to prevent homelessness by funding security deposits, first or last month's rent, realtor's fees, and other placement-related expenses.

Cambridge Historic Commission

The Cambridge Historical Commission is a municipal agency concerned with the history of Cambridge and the preservation of significant older structures in the city. To aid in the preservation and rehabilitation of these older buildings, the Commission administers various federal, state, and local programs. Grant funds may be used to restore exterior features that contribute to the original appearance of the building. Such work includes the repair or restoration of original ornamental trim, porches, columns, railings, windows, and chimneys. The grant may also be used to restore original siding such as clapboards or shingles. It may also be applied toward structural repairs that are essential to the integrity of original features.

Cambridge Housing Assistance Program

The City of Cambridge partially funds the Cambridge Housing Assistance Program, a program that prevents homelessness through tenant and landlord counseling and mediation, and housing search services.

Cambridge Multi-Service Center

The Department of Human Service Programs operates the Multi-Service Center, which provides services to prevent homelessness and to serving residents who have become homeless. The state-funded Housing Assistance Program at the Multi-Service Center receives referrals from the Massachusetts Department of Transitional Assistance of families at high risk of losing their housing for a variety of reasons. Staff provide case management, negotiate with landlords, refer tenants to City-funded legal services as appropriate, provide emergency funds for rental arrearages and other tenancy-threatening emergencies and counsel clients about their rights, responsibilities and options.

Cambridge Neighborhood Apartment Housing Services (CNAHS)

Established in 1983 as a Subsidiary of Homeowner's Rehab Inc., CNAHS is a private nonprofit corporation that gives landlords an interest free loan of \$15,000 maximum per studio or one-bed room and \$20,000 maximum for units with 2 or more bedrooms. Funds are loaned to owners to rehabilitate their properties on the condition that the renovated apartments be maintained as affordable housing for at least 20 years. All former rent controlled properties are eligible for this program provided that at least 51% of the residents are of low-or moderate-income. Priority is given to properties with higher populations of lower-income residents and family-size units. Funds from CNAHS is used to make up the difference between conventional financing and project costs.

Expiring Use ~ Low-Income Housing Preservation Program

One of the Community Development Department's (CDD) housing strategies is to preserve units with expiring use restrictions. To this end, CDD provides technical assistance to owners and non-profit organizations; and works with tenants and other concerned parties to address the long-term concerns of housing developments at risk of losing their affordability. It also provides funds to a local non-profit, the Cambridge Economic Opportunity Committee (CEOC), who hires a Tenant Organizer to work directly with households living in buildings whose affordability restrictions are coming to term. For the five-year period ending 2010, the City will continue to work with tenants and owners of two expiring use properties and will continue to identify buildings at risk of being converted to market units, and work to preserve their long-term affordability.

Harvard Loan 20/20/2000 Initiative

In the fall of 1999, Harvard University announced the 20/20/2000 program. Through this initiative, Harvard provided \$10 million to the City for affordable housing development. Of these funds, \$6 million have been disbursed to the Affordable Housing Trust and \$4 million will be channeled through two non-profit groups to fund affordable housing projects in Cambridge. Currently, the Trust is using the funds to provide low-interest loans for construction and permanent financing for the development of affordable housing units.

Incentive Zoning Program

The Incentive Zoning Ordinance requires that non-residential developers that require a Special Permit, which authorizes an increase in the permissible density or intensity of a particular use, mitigate the impact of their development through a contribution to the Affordable Housing Trust of \$3.28 per square foot. The City is currently seeking City Council's approval to increase the rate to \$7.83 per square foot after completing a recent study that re-evaluated the Incentive Zoning program. In FY 2004, Cambridge received \$918,468 in linkage payments. The Community Development Department anticipates that the City will receive housing contribution payments exceeding \$2,500,000 over the next 5-7 years. Production in the Incentive Zoning program is subject to private developer activity throughout the City.

Inclusionary Zoning Program

In March 1998, the Cambridge City Council passed an Inclusionary Zoning Ordinance that requires the developer of any new or converted residential development with ten (10) or more units to provide fifteen percent (15%) of the total number of units to the City as affordable units. The Community Development Department monitors compliance with this ordinance. Housing staff works with private developers to design and implement the marketing, and sale or leasing of units to low-income Cambridge residents. The City has secured 133 affordable units to date. Production in the Inclusionary Zoning program is subject to private developer activity throughout the City. In FY 2004, 18 homeownership units for 1 to 6 person households were marketed through this program.

Property Tax Revenues

Local real estate taxes levied on residential and business help to cover the costs of all the programs in the Plan either through project delivery costs or actual "bricks and mortar" costs. It also provides matching funds for the City's Community Preservation Act (CPA) award from the State.

PRIVATE RESOURCES

Families to Families Funds (FFF)

The FFF is a charitable fund, awarded by a small foundation to the City's Multi-Service Center for the Homeless, which uses the Fund to help pay family arrearages to prevent eviction or to help cover up-front moving costs to prevent/end individual or family homelessness.

Federal Home Loan Bank Programs

The Federal Home Loan Bank (FHLB) manages a number of programs that support the acquisition and development of affordable housing projects. Cambridge nonprofits have been successful at receiving these funds in the past, and if suitable projects are under development, will apply for additional FHLB funds in annually.

Harvard Emergency Loan Program

The Harvard Emergency Loan Program is a revolving loan that provides funds to rehabilitate distressed multifamily properties, and has provided funds for the rehabilitation and acquisition of units developed by local non-profits. As part of the pilot negotiations with the City, Harvard is considering extending and recapitalizing this program.

Non-Profit & Owner Equity

The City's non-profit affordable housing developers include Just A Start, Homeowner's Rehab, Inc., Cambridge Housing Authority, CNAHS, and CASCAP Reality Inc.

Private Lenders

Cambridge local private lenders, provide acquisition, rehabilitation, and construction loans to Cambridge affordable housing projects.

Specific Housing Objectives (91.215 (b))

- 1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.*
 - 2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.*
-

HOUSING OBJECTIVES

OBJECTIVE #1: Create new affordable rental units that are targeted for extremely low, low and moderate-income families and individuals.

Analysis:

The City of Cambridge supports the creation of new affordable rental units throughout the City. New affordable rental housing may be created through: new construction, the acquisition and conversion of non-residential structures to affordable housing, the acquisition and conversion of market-rate rental housing to affordable housing, and through the City's Inclusionary Housing Program. Due to the high levels of public investment required for acquisition and development of new affordable units, nonprofit ownership is key part of this strategy as is the use of long-term deed restrictions to ensure affordability.

Demographics

According to 2000 Census data, small and large families comprise 25% of extremely low-income rental households in Cambridge. Of these, 70% are paying more than thirty percent of their incomes for rent and over half (55%) are paying more than fifty percent of their incomes. In the low-income category, small and large families make up 38% of rental households. For this group, 59% are paying more than thirty percent for housing and 21% are paying more than fifty percent.

The cost of rental housing has increased dramatically over the past five years. However, families face another problem – the lack of appropriately sized units. Almost 75% of the existing rental units in Cambridge consist of four rooms or less, and 84% of these units consist of two or fewer bedrooms. Only 16% of the City's total rental units have three or more bedrooms.

Inclusionary Zoning Ordinance

Due to the strong regional economy and booming real estate market in Cambridge, there has been a significant increase in market rate residential development over the last several years. The City's Inclusionary Zoning ordinance which requires any new or converted residential development with ten or more units to provide 15% of the total number of units as affordable units, captures a portion of the new housing units developed for extremely low, low and moderate-income Cambridge households.

Number of Households to be Served

Over the next five years, the City of Cambridge will work to create 225 new affordable rental units. 100 units through nonprofit acquisition and construction, 125 privately owned units set aside under the inclusionary zoning ordinance. Although the CDBG and HOME programs allow assistance to households with annual incomes up to 80% of area median income, a substantial proportion of rental units assisted will be rented to tenants with incomes at or below 60% of area median. The availability of additional Section 8 rental assistance will be essential in working toward this goal. With the current barriers to affordable housing production, it is extremely difficult to create new housing in this housing market and ensure that it be affordable to low and moderate-income households without this assistance. (Note: these goals are based on the Community Development Departments annual production goals)

Expected Resources:

Federal Funds

Community Development Block Grant Program
HOME Program
Low Income Housing Tax Credits
Section 108 Loan Guarantee
Section 8 Certificates and Vouchers

State Funds

State-Funded Affordable Housing Programs
Massachusetts Housing Finance Agency

Local Funds

Cambridge Affordable Housing Trust
Inclusionary Housing
Private Lenders

Strategies:

Community Development Block Grant Program: The Community Development Block Grant

Program (CDBG) is used for the acquisition and rehab of existing rental properties by the network of local nonprofit housing organizations. CDBG funds can be used when a minimum of 51% of the existing tenants are low or moderate-income, or if the property is located in a predominantly low-income neighborhood.

HOME Program: The HOME Program is used to fund the acquisition and rehabilitation of rental properties through the City's Community Housing Development Organizations (CHDO) and other nonprofit housing groups. The funds are used primarily in properties that are owned and managed by nonprofit sponsors. Private owners of rental properties have been reluctant to

make use of HOME funds due to the extensive program regulations and monitoring requirements.

Low Income Housing Tax Credits: The Low Income Housing Tax Credit Program (LIHTC) targets construction or acquisition and substantial rehabilitation of low-income rental housing, as well as special needs housing and low-income housing preservation. This federal program, which is operated by the Massachusetts Department of Housing and Community Development (DHCD), as created by the federal Tax Reform Act of 1986, and awards federal tax credits to investors in low-income housing. The LIHTC program is been a critical resource to assist in meeting the City's affordable rental housing goals.

Section 108 Loan Guarantee Program: The City is able to borrow up to five times the amount

of its annual CDBG grant under the provisions of CDBG's Section 108 Loan Guarantee Program.

The loan proceeds can be used for housing and economic development related subset of CDBG eligible activities.

Section 8 Rental Assistance: Section 8 Project-Based Certificates are intended to provide subsidy tied to a specific apartment that needs rehabilitation. In exchange for the long-term commitment of rental subsidy, the owner agrees to lease these units to extremely low and low-income households. The City's nonprofit housing development organizations and the Cambridge Housing Authority work closely to create Project-Based Section 8 units that are affordable to extremely low and low-income households. The availability of new Section 8 assistance is essential to meet the goals of this Consolidated Plan, without it the goals will be very difficult if not impossible to attain.

State Programs: The Housing Innovations fund (HIF) and Housing Stabilization Fund Program (HSF), funded through the State Department of Housing and Community Development (DHCD), support acquisition and rehabilitation of affordable rental properties. The HSF program has been used successfully to support rental housing production in the City. State HOME funds have also been used for the acquisition, rehabilitation, and new construction of affordable rental units through the City's nonprofit housing providers. The Massachusetts Affordable Housing Trust Fund (AHTF), funded through MassHousing (Massachusetts Housing Finance Agency), provides resources to create or preserve affordable rental housing throughout the state for households whose incomes are not more than 110% of the area median income.

Cambridge Affordable Housing Trust: The City established the Cambridge Affordable Housing Trust in 1989 to promote, preserve and create affordable housing. Since 1995, Cambridge has made significant contributions to increasing affordable housing by providing City funds in combination with matching fund under the Community Preservation Act. In FY'2005, the Trust was allocated \$8,800,000 in Community Preservation Act funds. The Trust lends these funds to local nonprofit housing development organizations to develop affordable housing. The Trust also funds comprehensive first-time homebuyer programs operated by the City. The Trust supports housing production in several ways, including nonprofit acquisition of multifamily buildings and incentives for private owners. The Trust also administers the Harvard 20/20/2000 Loan Fund in Cambridge. Under this Harvard University initiative, the

Trust manages a \$6 million low-interest loan fund available affordable housing development. With these funds, the Trust makes low-interest loans for construction and permanent financing for the development of affordable housing.

Inclusionary Housing: The City of Cambridge has an Inclusionary Zoning ordinance that requires any new or converted residential development with ten or more units to set-aside 15% of the total number of units as affordable units. The Community Development Department implements the program and monitors compliance with this ordinance. Staff work with the private developers to design and implement the marketing and sale or leasing of units to low and moderate-income Cambridge residents. Since the Ordinance was passed in 1998, more than 200 affordable units have been permitted in all areas of the City. Long-term affordability of these units is ensured by a permanent deed restriction.

Developer Contributions Linkage: The Incentive Zoning Ordinance, passed by the City Council in 1988, requires commercial developers, who are seeking a Special Permit, to make a contribution to the Cambridge Affordable Housing Trust Fund. The housing contribution amount was increased to \$3.86 per square-foot in 2003.

Condo Acquisition Program: The Cambridge Housing Authority (CHA) and operates a condo acquisition program. Under this program, condominiums are purchased by the CHA and used as scattered-site affordable rental units for low-income tenants. The CASCAP program targets single individual households and acquires studio or one-bedroom units.

City-owned Land and Adaptive Reuse: The City of Cambridge supports the development of new affordable housing on appropriate City-owned sites, purchased sites, and the adaptive reuse of nonresidential buildings. These opportunities are limited by several factors: Cambridge is a densely built-up city with few vacant sites, vacant buildable sites are very expensive, there is very little unused City-owned land, and there are few opportunities to convert obsolete institutional or commercial buildings. However, as development opportunities become available, Cambridge is committed to providing financial support and/or technical assistance to facilitate their conversion to affordable rental and ownership units.

Cambridge Historical Commission: The Cambridge Historical Commission is a municipal agency concerned with the history of Cambridge and the preservation of significant older structures in the city. To aid in the preservation and rehabilitation of these older buildings, the Commission administers various federal, state, and local programs. One of these is the Preservation Grants Program. Grant funds may be used to restore exterior features that contribute to the original appearance of the building. Such work includes the repair or restoration of original ornamental trim, porches, columns, railings, windows, and chimneys. The grant may also be used to restore original siding such as clapboards or shingles. Homeowners may also use Preservation Grants to remove vinyl, aluminum, or other artificial siding in order to restore the house's original shingles or clapboards. Grants may also be applied toward structural repairs that are essential to the integrity of original features. In order to apply for a Preservation Grant, a homeowner must meet certain eligibility requirements. The applicant must have owned the home for which he or she is seeking a Preservation Grant for at least one year. The homeowner must also reside in the house, and the house can have no more than four rental units. In addition, the applicant must have a low to moderate income according

to guidelines established by the Community Development Block Grant Home Improvement Program.

OBJECTIVE #2: Increase affordable homeownership opportunities for first-time low and moderate-income buyers.

Analysis:

The booming real estate market and escalating property prices have moved homeownership out of the reach of most low and moderate-income first-time homebuyers in Cambridge. The City has responded to this by expanding its first-time homebuyer buyer education programs, increasing the subsidy amount available through its First-time Homebuyer Financial Assistance program, utilizing American Dream Downpayment Initiative funds, securing funds for low cost mortgages (for example, the Soft Second Loan Program) and exploring new programs to help expand homeownership opportunities. The City also allocates substantial resources to the nonprofit development of limited equity units for first time buyers.

Demographics

Most market homeownership opportunities are out of the reach of lower income first-time buyers. Cambridge has seen an increase of more than 130% in the median price for condominium units between 1993 and 2004. As was shown in the Market Conditions section, a combination of factors including high demand and the scarcity of vacant land has led to both an increase in the number of condominium conversions. While condominiums present the lowest-priced ownership opportunities in the City, there is intense competition for moderately priced condo units in Cambridge, and even these units are not affordable to low and moderate-income homebuyers. With the current median price for a single-family home in Cambridge more than \$610,000, an annual income of more than \$160,000 is required to purchase a home. The condominium market is not much better: to buy a median priced (\$385,000) unit, an annual income of more than \$110,000 is required. According to the 2000 Census, only 20% of the City's households can afford these prices.

Other than units financed under City programs, there are few ownership opportunities for low and moderate-income Cambridge residents in the private real estate market. The high cost of even deteriorated properties in the City make ownership difficult without subsidies. However, the pool of potential low and moderate-income first-time homebuyers in Cambridge is high with applications outnumbering available affordable homeownership units by more than 30:1. Limited equity ownership encourages investment, stabilizes buildings and neighborhoods, and guarantees continued affordability.

Number of Households to be Served:

Over the next five years, the City of Cambridge will work to create and preserve 325 affordable homeownership units. 75 units through nonprofit acquisition, construction, rehabilitation; 50 units purchased through the City's First-time Homebuyer Initiative; and, 200 privately developed units set aside under the inclusionary zoning ordinance. The majority of first-time homebuyers assisted will have annual incomes between 50-80% of area median income. Although there is not a restriction on assisting buyers with lower incomes, it is more difficult for those households to obtain mortgage financing. Since housing costs are so dramatically high in Cambridge, the gap between what a household earning less than 50% of the area

median can afford and the subsidy amount needed is unfeasible to provide. (Note: these goals are based on the Community Development Departments annual production goals)

Expected Resources:

Federal Funds

Community Development Block Grant
HOME Program
American Dream Downpayment Initiative

State Funds

State-funded Affordable Housing Programs
Massachusetts Housing Finance Agency
Soft Second Loan Program

Local Funds

Cambridge Affordable Housing Trust
Inclusionary Housing
Private Lenders

Strategies:

Community Development Block Grant Program: CDBG funds can be used for acquisition of rehab of homeownership units.

HOME Program / American Dream Downpayment Initiative: The HOME Program has been used successfully to reduce the acquisition cost of Cambridge properties to ensure their affordability to low and moderate income first-time homebuyers.

State Programs: The Housing Stabilization Fund Program (HSF), funded through the State Department of Housing and Community Development (DHCD), supports acquisition and rehabilitation of affordable homeownership units. The HSF program has been used successfully to support housing production in the City. State HOME funds have also been used for the acquisition, rehabilitation, and new construction of affordable homeownership units through the City's nonprofit housing providers. The Massachusetts Affordable Housing Trust Fund (AHTF), funded through MassHousing (Massachusetts Housing Finance Agency), provides resources to create or preserve affordable homeownership housing throughout the state for households whose incomes are not more than 110% of the area median income.

Soft Second Program: The Soft Second Program, funded through DHCD, is a mortgage product that reduces a borrower's monthly mortgage costs. Cambridge uses this program in conjunction with area banks that provide reduced rate first mortgage funds for low income buyers.

Cambridge Affordable Housing Trust: The City established the Cambridge Affordable Housing Trust in 1989 to promote, preserve and create affordable housing. Since 1995,

Cambridge has made significant contributions to increasing affordable housing by providing City funds in combination with matching fund under the Community Preservation Act. In FY'2005, the Trust was allocated \$8,800,000 in Community Preservation Act funds. The Trust lends these funds to local nonprofit housing development organizations to develop affordable housing. The Trust also funds a comprehensive first-time homebuyer program which provides direct financial assistance to eligible homebuyers. The Trust supports housing production in several ways, including nonprofit acquisition of multifamily buildings and incentives for private owners. The Trust also administers the Harvard 20/20/2000 Loan Fund in Cambridge. Under this Harvard University initiative, the Trust manages a \$6 million low-interest loan fund available affordable housing development. With these funds, the Trust makes low-interest loans for construction and permanent financing for the development of affordable housing.

Homebuyer Classes and Counseling: The City offers free monthly homebuyer classes. Potential buyers attend four two-hour sessions covering issues such as credit, finding a home, qualifying for a mortgage and the purchase process. Class graduates eligible for MHFA financing and individual counseling to help them tailor a plan for achieving homeownership.

Inclusionary Housing: The City of Cambridge has an Inclusionary Zoning ordinance that requires any new or converted residential development with ten or more units to set-aside 15% of the total number of units as affordable units. The Community Development Department implements the program and monitors compliance with this ordinance. Staff work with the private developers to design and implement the marketing and sale or leasing of units to low and moderate-income Cambridge residents. Since the Ordinance was passed in 1998, more than 200 affordable units have been permitted in all areas of the City. Long-term affordability of these units is ensured by a permanent deed restriction.

Limited Equity Unit Resales: For limited equity units that have been developed with City support, the Community Development Department and local nonprofit agencies provide technical and marketing assistance for resale of units. The resale of affordable owner-occupied units is controlled through deed restrictions that limit the price and target the availability of these units to low-income buyers. On average, one to five units get resold each year.

OBJECTIVE #3: Preserve affordable rental housing opportunities, and enhance access for extremely low, low and moderate-income renters.

Analysis:

Cambridge is a dense, built-up city with relatively little vacant land and limited redevelopment opportunities. As a consequence, many of the most cost-effective opportunities for promoting affordable housing are in the existing stock. Supporting the rehabilitation of public, privately owned and nonprofit owned units, is a large part of Cambridge's effort to preserve existing affordable units.

Demographics

In a city such as Cambridge, with an older housing stock and a high percentage of rental units, it is not surprising that the condition of rental units is in great need of improvement. According to the 2000 Census, only a small percentage of housing units in the City are unsuitable for rehabilitation. As was shown in the Housing Needs section, Cambridge is a city where 68% of the households are renters. Of these, 52% are extremely low, low and moderate-income. According to the 2000 Census, 63% of all extremely low, low and moderate-income renters in Cambridge are paying more than 30% of their household income for rent, while 35% are paying more than 50%.

High Prices

A combination of continuous demand, a relatively fixed supply of housing units, have led, over the years, to dramatically increased rental costs in Cambridge. This coupled with a new wave of condominium conversions since the end of rent control has resulted in soaring housing costs in Cambridge to a point beyond the reach of many of the City's residents, especially low-income residents, and those who would like to live here or who were displaced after the end of rent control. Since the early 1990s, the average rent for a one-bedroom apartment has more than doubled from \$650 a month in 1993 to over \$1,350 in 2004.

Nonprofit Ownership

The City aggressively supports the purchase of rental properties by nonprofit housing organizations, whenever possible, to ensure affordability. Given Cambridge's volatile real estate market, many buildings are permanently lost to the market rate private sector and condo conversions if the nonprofits are not able to move quickly to purchase and preserve their affordability them through long-term deed restrictions.

Lead-Based Paint Regulations

The implementation of the federal "Title X" Lead-Based Paint Hazards regulations has significantly increased the rehabilitation costs of affordable rental properties. Although all family-sized rental units are deleaded under current housing programs, one-bedroom units where a child will not be present, are not. "Title X" requires that all units receiving between \$5000 and \$25,000 in federal funds must undergo a risk assessment, including one-bedroom

units. Although federal regulations allow interim lead paint controls, Massachusetts lead laws only allow interim measures for two years. Therefore, nonprofit owners will most likely perform full abatement on most units. An additional requirement to perform soil testing and abatement, if high levels of lead are present, creates an even greater financial burden on developments that are already costly and competing for scarce subsidy dollars.

Number of Households to be Served:

Over the next five years, the City of Cambridge will work to preserve 250 affordable rental units. 75 units through nonprofit acquisition and rehabilitation, 100 units in three "expiring use" properties whose agreements will expire during the next five years, and 75 privately units set aside under the multifamily rehab program,. Although the CDBG and HOME programs allow assistance to households with annual incomes up to 80% of area median income, a substantial proportion of rental units assisted will be rented to tenants with incomes at or below 60% of area median income. (Note: these goals are based on the Community Development Departments annual production goals)

Expected Resources:

Federal Funds

Community Development Block Grant Program
HOME Program
Lead-Based Paint and Hazard Reduction Program
Low Income Housing Tax Credits
Section 108 Loan Guarantee Program
Section 8 Certificates and Vouchers

State Funds

State-Funded Affordable Housing Programs
Massachusetts Housing Finance Agency

Local Funds

Cambridge Affordable Housing Trust
Inclusionary Housing
Private Lenders

Strategies:

Community Development Block Grant Program: The Community Development Block Grant Program (CDBG) is used for the acquisition and rehab of existing rental properties by the network of local nonprofit housing organizations. CDBG funds can be used when a minimum of 51% of the existing tenants are low or moderate-income, or if the property is located in a predominantly low-income neighborhood.

HOME Program: The HOME Program is used to fund the acquisition and rehabilitation of rental properties through the City's Community Housing Development Organizations (CHDO) and other nonprofit housing groups. The funds are used primarily in properties that are owned and managed by nonprofit sponsors. Private owners of rental properties have been reluctant to make use of HOME funds due to the extensive program regulations and monitoring requirements.

Lead-Safe Cambridge: The Lead-Safe Cambridge program provides comprehensive deleading assistance program aimed at landlords who rent to low income families with children under the age of six. The educational component of the program is designed to further decrease the likelihood of childhood lead poisoning.

Low Income Housing Tax Credits: The Low Income Housing Tax Credit Program (LIHTC) targets construction or acquisition and substantial rehabilitation of low-income rental housing, as well as special needs housing and low-income housing preservation. This federal program, which is operated by the Massachusetts Department of Housing and Community Development (DHCD), was created by the federal Tax Reform Act of 1986, and awards federal tax credits to investors in low-income housing. The LIHTC program is been a critical resource to assist in meeting the City's affordable rental housing goals.

Section 108 Loan Guarantee Program: The City is able to borrow up to five times the amount of its annual CDBG grant under the provisions of CDBG's Section 108 Loan Guarantee Program. The loan proceeds can be used for housing and economic development related subset of CDBG eligible activities.

Section 8 Rental Assistance: Section 8 Project-Based Certificates are intended to provide subsidy tied to a specific apartment that needs rehabilitation. In exchange for the long-term commitment of rental subsidy, the owner agrees to lease these units to extremely low and low-income households. The City's nonprofit housing development organizations and the Cambridge Housing Authority work closely to create Project-Based Section 8 units that are affordable to extremely low and low-income households. The availability of new Section 8 assistance is essential to meet the goals of this Consolidated Plan, without it the goals will be very difficult if not impossible to attain.

Multi-Family Rehab Program: Cambridge Neighborhood Apartment Housing Services (CNAHS) administers the Multi-family Rehab Program. This program supports moderate levels of rehabilitation for owners of properties with twelve or fewer units by giving owners technical assistance and loans. Loans are made from a reduced interest rate loan pool that has been capitalized by the City with CDBG funds and a consortium of local banks.

State Programs: The Housing Innovations fund (HIF) and Housing Stabilization Fund Program (HSF), funded through the State Department of Housing and Community Development (DHCD), support acquisition and rehabilitation of affordable rental properties. The HSF program has been used successfully to support rental housing production in the City. State HOME funds have also been used for the acquisition, rehabilitation, and new construction of affordable rental units through the City's nonprofit housing providers. The Massachusetts Affordable Housing Trust Fund (AHTF), funded through MassHousing (Massachusetts Housing Finance Agency) provides resources to create or preserve affordable rental housing

throughout the state for households whose incomes are not more than 110% of the area median income.

Cambridge Affordable Housing Trust: The City established the Cambridge Affordable Housing Trust in 1989 to promote, preserve and create affordable housing. Since 1995, Cambridge has made significant contributions to increasing affordable housing by providing City funds in combination with matching fund under the Community Preservation Act. In FY'2005, the Trust was allocated \$8,800,000 in Community Preservation Act funds. The Trust lends these funds to local nonprofit housing development organizations to develop affordable housing. The Trust also funds comprehensive first-time homebuyer programs operated by the City. The Trust supports housing production in several ways, including nonprofit acquisition of multifamily buildings and incentives for private owners. The Trust also administers the Harvard 20/20/2000 Loan Fund in Cambridge. Under this Harvard University initiative, the Trust manages a \$6 million low-interest loan fund available affordable housing development. With these funds, the Trust makes low-interest loans for construction and permanent financing for the development of affordable housing.

Inclusionary Housing: The City of Cambridge has an Inclusionary Zoning ordinance that requires any new or converted residential development with ten or more units to set-aside 15% of the total number of units as affordable units. The Community Development Department implements the program and monitors compliance with this ordinance. Staff work with the private developers to design and implement the marketing and sale or leasing of units to low and moderate-income Cambridge residents. Since the Ordinance was passed in 1998, more than 200 affordable units have been permitted in all areas of the City. Long-term affordability of these units is ensured by a permanent deed restriction.

Developer Contributions Linkage: The Incentive Zoning Ordinance, passed by the City Council in 1988, requires commercial developers, who are seeking a Special Permit, to make a contribution to the Cambridge Affordable Housing Trust Fund. The housing contribution amount was increased to \$3.86 per square-foot in 2003.

Expiring Use Activities: The City of Cambridge has nearly 600 units in eight subsidized developments facing the risk of expiring use restrictions or rent subsidies over the next 10 to 15 years. The Community Development Department (CDD) actively works with tenants, owners and other concerned parties to address the long-term needs of these housing developments. CDD provides technical assistance to help tenant groups to organize, to preserve affordability, and, in certain cases, to work with a local nonprofit organization to acquire their buildings. The City funds a tenant organizer to work with tenants at these housing developments to participate in the preservation of this housing.

Nonprofit Acquisition of Rental Buildings: Over the next five years, Cambridge intends to continue to provide major financial support and technical assistance for the acquisition of existing rental buildings by nonprofit or public housing organizations. These organizations will operate the buildings on a nonprofit basis, invest over time in capital improvements, and guarantee access, upon turnover, for extremely low and low-income households through the use of long-term deed restrictions. CASCAP also operates the Affordable Small Apartment Program (ASAP) which develops and constructs studio and one-bedroom apartments for single

person households.

OBJECTIVE #4: Continue to stabilize owner-occupied one to four-family buildings owned by extremely low, low and moderate-income households.

Analysis:

Cambridge strives to stabilize ownership by extremely low, low and moderate-income owners, encourage investment in the existing housing stock, and helps to preserve the many affordable rental units in two, three, and four-unit buildings. In Cambridge, many low-income owners, particularly the elderly and single person households, are unable to invest in their units because they lack access to capital or the skills to oversee rehabilitation. The Home Improvement Program offers affordable loans and technical assistance to existing owners of one to four unit properties, which encourages stability and reinvestment at a relatively low cost.

Demographics

Almost half of the City's 44,725 housing units are in one to four family buildings. 24% of owner-occupants in Cambridge are cost burdened, paying more than 30% of their income for housing. Among low and moderate-income homeowners, 60% are cost-burdened, paying more than 30% of their income for housing, and 40% are paying more than 50% of their income. With high housing payments, many low and moderate-income owners are not able to pay for or finance necessary improvements to their homes. Many owner-occupied units, especially those occupied by low and moderate-income owners are substandard with health and safety code violations to address after years of deferred maintenance. Of these, most are suitable for rehabilitation. This group has also seen a great increase in its housing costs over the past five years. As property values have increased, so have taxes, insurance and other costs.

Number of Households to be Served:

Over the next five years, the City of Cambridge will work to preserve and stabilize occupancy for 250 units through the rehabilitation of one-to-four family owner-occupied buildings. The majority of Home Improvement funds are used to assist owners with annual incomes between 50-80% of area median income. (Note: these goals are based on the Community Development Departments annual production goals)

Expected Resources:

Federal Funds

Community Development Block Grant
Lead-Based Paint and Hazard Reduction Program

State Funds

Massachusetts Housing Finance Agency
MassHousing "Get the Lead Out" Program

Local Funds

Private Lenders

Strategies:

Home Improvement Program: Cambridge's Home Improvement Program (HIP) provides technical assistance and reduced interest rate loans to low- and moderate-income owners of one to four family buildings. Funded primarily through the CDBG program and revolving loan pools, the program is operated by two local agencies, Just-A-Start Corporation and Homeowner's Rehab Inc., under contract with the Community Development Department.

Lead-Safe Cambridge: The Lead-Safe Cambridge program provides comprehensive deleading assistance program aimed at landlords who rent to low income families with children under the age of six. The educational component of the program is designed to further decrease the likelihood of childhood lead poisoning.

Rehab Assistance Program: The Rehab Assistance Program (RAP) is funded via CDBG and private sources. The program provides training and education for youth working on housing rehab projects. This program provides some labor for the Home Improvement Program participants.

Cambridge Historical Commission: The Cambridge Historical Commission is a municipal agency concerned with the history of Cambridge and the preservation of significant older structures in the city. To aid in the preservation and rehabilitation of these older buildings, the Commission administers various federal, state, and local programs. One of these is the Preservation Grants Program. Grant funds may be used to restore exterior features that contribute to the original appearance of the building. Such work includes the repair or restoration of original ornamental trim, porches, columns, railings, windows, and chimneys. The grant may also be used to restore original siding such as clapboards or shingles. Homeowners may also use Preservation Grants to remove vinyl, aluminum, or other artificial siding in order to restore the house's original shingles or clapboards. Grants may also be applied toward structural repairs that are essential to the integrity of original features. In order to apply for a Preservation Grant, a homeowner must meet certain eligibility requirements. The applicant must have owned the home for which he or she is seeking a Preservation Grant for at least one year. The homeowner must also reside in the house, and the house can have no more than four rental units. In addition, the applicant must have a low to moderate income according to guidelines established by the Community Development Block Grant Home Improvement Program.

Needs of Public Housing (91.210 (b))

In cooperation with the public housing agency or agencies located within its boundaries, describe the needs of public housing, including the number of public housing units in the jurisdiction, the physical condition of such units, the restoration and revitalization needs of public housing projects within the jurisdiction, and other factors, including the number of families on public housing and tenant-based waiting lists and results from the Section 504 needs assessment of public housing projects located within its boundaries (i.e. assessment of needs of tenants and applicants on waiting lists for accessible units as required by 24 CFR 8.25). The public housing agency and jurisdiction can use the optional Priority Public Housing Needs Table (formerly Table 4) of the Consolidated Plan to identify priority public housing needs to assist in the process.

Public Housing Needs

The following narrative was prepared by staff members of the Cambridge Housing Authority (CHA). A detailed description of the CHA's resident populations, waiting lists, physical stock and the like are available in the Cambridge Department of Community Development.

The Cambridge Housing Authority operates a full range of federal and state housing programs, conventional and leased, for low-income elderly, and disabled families and individuals. In addition to basic programs such as family and elderly public housing and Section 8 Certificates and Vouchers, the CHA also administers a variety of special and innovative housing initiatives. These include a tenant home ownership program, several congregate units linked with state services funding, several special needs residences owned by the CHA and managed by local service providers, a single room occupancy (SRO) program and a tenant services program that has won national awards and recognition for effectiveness in working with youth, children, and adults.

The CHA's conventional and special needs programs house some 2,400 households made up of almost 5,000 persons. Another 2,650 households comprising 5,300 persons live in leased housing units. CHA-owned units plus leased housing units available make up some 10% of the City's total rental stock. Developments owned by the CHA range in size from single unit condominiums to 304 unit developments and are located in all parts of the City. Many are in small buildings that are indistinguishable from the private housing around them.

Adding new units to the public housing stock, however, whether by renovation or new construction, has been the exception rather than the rule in recent years. At the same time, funding for other forms of affordable housing has decreased and the state leased housing programs are now being cut back drastically. The results are distressing and highly visible -- more homeless families and individuals, more overcrowded and doubled up households, and more social problems and alienation.

Given the scarcity of funding for the creation of additional affordable housing, especially for very-low income households, the preservation, modernization and new construction of public housing in Cambridge is an important element in the city's affordable housing strategy. The Housing Authority staff has set a goal of approximately 100 incremental affordable units developed by the CHA in the next five years. However, growing uncertainty about the stability of funding sources makes it unclear whether this goal can be reached.

Management and Operation

The Cambridge Housing Authority, which owns more than 10% of all rental units in Cambridge, places considerable emphasis on good management and operation of its developments. A high-performing housing authority, the CHA has been chosen to participate in a HUD deregulation demonstration program, Moving To Work, and a State deregulation program, 5-5-5, as well. Both demonstrations recognize the capacity of the CHA, and allow the authority to respond more flexibly to the needs of the local market.

Living Environment

The Cambridge Housing Authority continues to assess Capital Improvement needs and develop a comprehensive program for improving the living environment of its residents. The areas of emphasis include improving security, resident capacity building, self-sufficiency, resident service coordination, and school liaison. The Authority will continue its extensive modernization program to ensure, as always, the provision of decent, safe and sanitary housing units. (For further details see Attachments for the FY2006 Moving To Work Annual Plan.)

Public Housing Resident Initiatives

An integral part of the Cambridge Housing Authority's program is the involvement of its residents in management operations. For example, since the 1960's, federal and state developments have had tenant councils that work with the CHA staff on a variety of management, occupancy and modernization issues. The five-person Housing Authority Board typically includes two CHA residents as Commissioners.

Over the next five years, the residents will continue their ongoing participation in the selection of Authority staff members, in grievance panel hearings, and in all phases of modernization of their own developments. Residents of two developments emphasize their "economic independence and empowerment" through a HUD ROSS grant. Housing Authority staff members offer technical guidance and encouragement in the use of the ROSS in strengthening the resident's self-sufficiency.

Homeownership

The Cambridge Housing Authority encourages, wherever feasible, home ownership opportunities for its residents. The CHA supports the residents' efforts to strengthen the resident councils and explore other empowerment alternatives, in addition to providing technical support. Over the next five years the Cambridge Housing Authority hopes to continue its Turnkey III Homeownership Program, and sell additional apartments to residents. To date, 29 such units have been sold to their residents.

Section 8

The City of Cambridge and its Housing Authority believe that the federal Section 8 Program has been one of the most successful mechanisms for providing affordable housing for extremely low and low income households. Because the turnover is small (an average of three or four households a month), and the waiting lists long, Section 8 allotments are in constant use. Following is the breakdown of MTW housing Choice Vouchers and the Housing Choice Voucher Waiting List:

<i>MTW Vouchers</i>	
0 Bedrooms	94
1 Bedroom	581
2 Bedrooms	783
3 Bedrooms	472
4 +Bedrooms	82
Total	2012

<i>Section 8 Waiting Lists</i>	
Cambridge residents	1866
Non-Cambridge residents	6493
Total	8359
Elderly/Disabled	777
Family	7582
Total	8359

Non MTW vouchers total another 516 units of leased housing

Assisted Inventory

FEDERAL PROGRAM	TOTAL UNITS 4/1/05
Public Housing Total	1,857
<i>Elderly/Special Needs</i>	759
<i>Family</i>	1,095
<i>Non-Dwelling</i>	3
John F. Kennedy Apts Total	83
<i>PH units (JFK LLC)</i>	44
<i>PBA units (JFK LLC)</i>	25
<i>Off-site condos (ESMI)</i>	14
Other Federally-assisted	1
<i>Homeowners'</i>	1
MTW Leased Housing Total	2,012*
<i>Tenant Based</i>	1,576
<i>Total PBA</i>	436
<i>Lancaster St LLC PBA</i>	25
<i>CAHC PBA</i>	57
Non-MTW Leased Housing Total	516
<i>Putnam Square Apartment**</i>	0
<i>Tenant Based**</i>	382
<i>Mod Rehab/Shelter Plus Care**</i>	134
Federally-assisted sub-total	4,469
STATE PROGRAM	TOTAL UNITS 4/1/05
Public Housing Total	663
<i>Elderly/Special Needs</i>	334
<i>Family</i>	325
<i>Non-Dwelling</i>	4
Leased Housing Total	163
<i>MRVP Tenant Based</i>	25
<i>MRVP Project Based</i>	110
<i>AHVP</i>	28
Other State-Assisted	126
<i>Roosevelt Towers Mid-Rise</i>	77
<i>Aberdeen/Hammond</i>	16
<i>Putnam School</i>	33
State assisted sub-total	952
TOTAL UNITS	5,421

Public Housing Strategy (91.210)

1. *Describe the public housing agency's strategy to serve the needs of extremely low-income, low-income, and moderate-income families residing in the jurisdiction served by the public housing agency (including families on the public housing and section 8 tenant-based waiting list), the public housing agency's strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of such public housing, and the public housing agency's strategy for improving the living environment of extremely low-income, low-income, and moderate families residing in public housing.*
 2. *Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership. (NAHA Sec. 105 (b)(11) and (91.215 (k))*
 3. *If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation. (NAHA Sec. 105 (g))*
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PUBLIC HOUSING STRATEGY

See the Cambridge Public Housing Authority's "Moving To Work Deregulation Demonstration Program" Annual Plan in the Other Narratives section.

Barriers to Affordable Housing (91.210 (e) and 91.215 (f))

- 1. Explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.*
 - 2. Describe the strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing, except that, if a State requires a unit of general local government to submit a regulatory barrier assessment that is substantially equivalent to the information required under this part, as determined by HUD, the unit of general local government may submit that assessment to HUD and it shall be considered to have complied with this requirement.*
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1. BARRIERS TO AFFORDABLE HOUSING

Maintaining diversity and creating affordable housing opportunities are two central policy objectives of the City of Cambridge. As a result, public policies tend to facilitate, rather than obstruct, the creation and preservation of affordable housing. However, even within the framework of a regulatory structure that supports affordable housing, there are some provisions and procedures that can be barriers to affordable housing. In order to further its ongoing commitment to the provision of affordable housing, the City of Cambridge will continue its efforts over the next five years, to remove barriers and encourage support for public policies designed to house its extremely low, low and moderate-income residents.

High Cost of Land and Real Estate

The small amount of vacant land available for development, along with the desirability of living in Cambridge, present one of the most significant barriers to affordable housing in Cambridge: the cost of land and existing buildings. The cost of what little land there is available for development is extremely high and the City faces strong competition from the private market as it attempts to buy land and buildings with local non-profit housing providers.

A combination of continuous demand, a relatively fixed supply of housing units, and tremendous pressure for existing rental buildings to be converted to condominiums after the end of rent control have led, over the years, to dramatically increased rental costs in Cambridge. The cost of housing in Cambridge has soared to a point beyond the reach of many of the City's residents, especially low and moderate-income residents, and those who would like to live here. In 1990, the average rent for a one-bedroom apartment was \$650 a month; in 2003 the average rent was \$1,400 - an increase of 115%.

Most market homeownership opportunities are out of the reach of low and moderate-income first-time buyers. With the current median price for a single-family home in Cambridge at \$610,000, an annual income of more than \$160,000 is required to purchase a home. The condominium market is not much better: to buy a median priced (\$385,000) unit, an annual income of more than \$110,000 is required. According to the 2000 Census, only 9% of the City's households can afford these prices.

2. Strategy

The City, through its Affordable Housing Trust, will continue its efforts to overcome this barrier by considering the use of City-owned land, whenever possible, for development as affordable housing. There are problems with this strategy, however, because the City owns a limited amount of land.

The City aggressively supports the purchase of rental properties by the nonprofits, whenever possible, to ensure long-term affordability. Given Cambridge's strong real estate market, these buildings would be permanently lost to the market rate private sector where they would most likely be converted to condominiums if the nonprofits are not move quickly to purchase and preserve their affordability with long-term deed restrictions.

The City has responded to the booming real estate market and escalating property prices by expanding its first-time homebuyer buyer education programs, increasing the amount of financial assistance it makes available to eligible homebuyers through its First-time Homebuyer Financial Assistance program, securing funds for low cost mortgages (for example, the Soft Second Loan Program), and exploring new programs to help expand homeownership opportunities. The City also allocates substantial resources to the development of limited equity units for first time buyers by non-profit housing developers.

Availability of Funding

The effectiveness of any strategy to meet critical housing needs in an ever-escalating real estate market depends in large part on the availability and targeting of federal resources. Recent and projected funding for the Section 8 program and public housing subsidies makes it clear that a reduced level of resources will be available during the next few years for affordable housing production and maintenance. Due to the lack of new funding for Section 8 assistance, approximately, 8,000 low-income households are stuck on the Cambridge Housing Authority's waiting list for leased housing. Further, changes in program administration and possible cuts to the program threaten the thousands of low and very low-income families currently living in Cambridge solely because of their Section 8 vouchers. Additionally, funding for CHA modernization, development and operating subsidies have all been cut severely. The City of Cambridge and the Cambridge Housing Authority will continue to assess all housing activities, this environment where housing resources are becoming scarcer.

State resources are also a critical component to achieving the City's housing goals. Just as federal resources are shrinking, several of the state's prime housing production programs are out of funds. Restoring the state's commitment to housing will be critical in achieving any of the housing goals stated in this plan.

As property prices continue to escalate in Cambridge, the gap is widening between available resources and outstanding need. There is an increased need for federal and state funds for housing activities of all types including affordable rental, homeownership, and housing for special needs populations.

Strategy

Cambridge will work to reduce the resource gap by aggressively seeking out additional federal, state and private resources to support its affordable housing priorities. The City will work to eliminate any regulatory gaps by working with federal and other agencies to identify problems and, where appropriate, to seek refinements or waivers of regulations that impede efficient affordable housing production.

In the coming years, the City of Cambridge will continue to reassess all of its housing activities to take advantage of opportunities for expanding the affordable housing stock in a changing market, while working to minimize the impact on its most vulnerable residents.

Zoning

Many types of zoning ordinances and subdivision controls, which present significant barriers to affordable housing in many localities, are not significant problems in Cambridge because Cambridge is a very built-up city, with very little vacant land available for development.

Strategy

The Cambridge Community Development Department (CDD) has worked for many years to support zoning policies that would promote incentives to encourage developers to provide affordable housing. In March 1998, the Cambridge City Council passed an Inclusionary Zoning ordinance that requires any new or converted residential development with ten or more units to provide 15% of the total number of units as affordable units. In return, the developer receives up to a 30% increase in density. CDD monitors compliance with this ordinance. Staff works with the private developers to design and implement the marketing and sale or leasing of units to low-income Cambridge residents.

Cambridge also has an incentive-zoning ordinance for commercial development over 30,000 square feet requiring special permits. This ordinance provides for payments to the Affordable Housing Trust to be used to create and preserve affordable housing.

In addition, the under a city-wide rezoning effort in recent years has allowed housing as a by-right use in all zoning districts to encourage and promote the development of new housing around the City.

Competing Concerns of Neighborhood Residents

The scarcity of developable land has led to competition over available vacant land available among worthy uses such as open space and affordable housing. There is tremendous pressure to convert vacant land to open space or, if it is developed, for it to be developed at a low density, often well below what would be allowed under the Zoning Ordinance, to mitigate potential traffic and parking concerns.

Strategy

The strategies to address this barrier include public education, using prior successful affordable housing developments as examples, and intensive work with neighborhood residents to try to develop support to offset the opposition to certain development projects. However, it is important to recognize that in a very dense city, there will always be the difficult issue of competing uses for any remaining undeveloped land.

Termination of Rent Control

The City of Cambridge continues to assess its housing policies in light of the termination of rent control with the goal of preventing continued displacement of low and moderate-income households and helping former residents who have been displaced rejoin their community. The termination of rent control had a dramatic effect on tenants, and the City's housing market. While it was not possible to entirely cushion the impact on the City's most vulnerable populations, the City implemented a variety of strategies. These include increased in affordable housing production, expansion of homeownership programs, and increases in funding and coordination among safety net housing providers such as shelters, housing search and counseling services in the community.

Strategy

Since 1995, Cambridge has made significant contributions to increasing affordable housing through its affordable housing production and preservation programs with a combination of City and Community Preservation Act funds. The City's production programs are comprised of several components, including direct financial assistance to low and moderate income homebuyers, nonprofit acquisition and rehab of multifamily buildings, deferred and low-interest financing for private owners, an inclusionary housing program which requires affordable units in market-rate developments, and expanded homebuyer education and counseling services. It is important to note that Cambridge is one of the few localities nationwide that spends significant local funds on affordable housing.

HOMELESS

Homeless Needs (91.205 (b) and 91.215 (c))

**Please also refer to the Homeless Needs Table in the Needs.xls workbook*

Homeless Needs— The jurisdiction must provide a concise summary of the nature and extent of homelessness in the jurisdiction, (including rural homelessness where applicable), addressing separately the need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with Table 1A. The summary must include the characteristics and needs of low-income individuals and children, (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered. In addition, to the extent information is available, the plan must include a description of the nature and extent of homelessness by racial and ethnic group. A quantitative analysis is not required. If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates.

Homeless Needs

In its January 24-25, 2005 overnight program and street census, the Cambridge Continuum of Care counted 501 homeless persons within the City of Cambridge. Included in the count were 42 families, all of whom were in shelters or transitional housing programs, and 388 single men and women. Of the 388 single adults, 223 were in shelter, 120 were in transitional housing programs, 4 were inpatients in the Cambridge Hospital, and 41 (up from 35 last year) were counted sleeping on the street, in subway stations, in ATMs, in cars, and other such places. Housing Activity Charts that appear later in this Plan provide basic information about the seven year-round shelters, one seasonal shelter, one ad-hoc shelter (Bread & Jams operates as a shelter only in the worst weather), and twelve transitional housing programs in the Cambridge Continuum.

Recognizing the multiplicity of reasons that individuals and families become homeless, and the diversity of challenges and circumstances that must be addressed in order to end their homelessness, the Cambridge Continuum has evolved a comprehensive and varied mix of supportive services to try and address the needs of the residents of these shelters and transitional housing programs and the unsheltered homeless who stay in Cambridge. The Service Activity Charts that appear later in this Plan provide basic information about the outreach, case management, fiduciary, legal, housing search, education, employment, life skills development, and other supportive services programs operating in the Cambridge Continuum.

Obstacles to Addressing Homelessness

Obstacles to addressing homelessness include the insufficient supply of housing that is affordable to persons with very low incomes (e.g., at or below 30% of the Area Median Income); the high cost of developing such housing, particularly in light of the lack of Section 8 (Housing Choice) vouchers that can be project-based; limited housing development resources, and competing pressures to develop and protect the availability of housing that is affordable to

individuals and families from diverse socioeconomic segments of the community; limitations on the availability of case management, substance abuse treatment, and mental health services needed to support chronically homeless persons that have transitioned into housing; limited employment options for homeless individuals and heads of households, which constrain their ability to sustain independent living, and limited short-term education and training options for enhancing their employability; limited employment and housing options for persons with histories of incarceration, credit or debt problems, and/or tarnished housing histories. Domestic violence, substance abuse, mental illness, and/or employment-ending illness or disability can put both individuals and families at heightened risk of homelessness. To the extent that companies do not offer sick time to employees, low income single parents with children too sick to attend school or child care are at risk of job loss and, therefore, homelessness.

In addition to these obstacles, the fact that homelessness is regional in nature makes it difficult to speak about ending homelessness in a single community like Cambridge, especially if, as each shelter or transitional housing resident transitions to a “higher” level or out of homelessness, another individual or family replaces that resident from somewhere in the large metropolitan area of which Cambridge is only one small community.

- Family shelters are primarily funded by the State’s Department of Transitional Assistance, which places homeless families in the next available shelter bed within a fairly substantial radius. Domestic violence programs specifically seek to house battered women and their children in communities where their abuser cannot find or access them. Ending family homelessness in Cambridge would require either closing the family and DV shelter beds or, more humanely, implementing a more effective statewide program for preventing family homelessness and more immediately housing DV victims. By virtue of the precarious nature of their finances, a portion of the large number of economically marginal families across the State is at risk of homelessness all the time. Although locally administered prevention programs (described elsewhere in this document) help avert the homelessness of precariously housed Cambridge families. The State is hoping that more expansive implementation of the new Residential Assistance to Families in Transition (RAFT) program will help additional families avoid homelessness. Risk of homelessness is, of course, compounded by substance abuse, mental illness, and domestic violence. To the extent that family homelessness is, at least partly, economic in origin, ending such homelessness will likely require affordable housing with costs tied to family income, and more successful efforts to upgrade the skills and employability of family heads of households, so they are better prepared to gain and hold jobs that offer a living wage and benefits. Given the high cost of child care, the inadequate availability of subsidies also constitutes an obstacle to addressing homelessness, in that child care competes with rent and food for the limited resources of low income families.

Summary of the characteristics and needs of low-income individuals and children, (especially extremely low-income) who are currently housed but at imminent risk of homelessness.

The underlying needs of precariously housed and at-risk individuals and families with children are not dramatically different from the needs of their counterparts who have become homeless. (See, for example, Bassuk, et. al., “The characteristics and needs of sheltered homeless and

low-income housed mothers” in the Journal of American Medical Association (1996) 276, 640-646): affordable housing, stable income, and assistance in addressing the circumstances that renders them at risk: substance abuse, mental illness, HIV/AIDS, lack of education or skills to obtain and hold gainful employment, domestic violence, poor money management skills, etc. To the extent that they remain on the economic margins, individual and family households are at ongoing risk of homelessness, whether because of an increase in rent, the need to pay uncovered health care costs, loss of work due to an injury or illness or dismissal for staying home – in the absence of sick time – to care for a sick child, etc.

During FY 2003 and 2004, the City of Cambridge Multi-Service Center, often working in conjunction with Catholic Charities (which administers FEMA), HomeStart (which administers the Cambridge Housing Assistance Fund), Family to Family, the Salvation Army, and other local agencies assisted 900 at-risk individual and family households in staying in their existing homes, or transitioning to alternate housing. Families received a combination of legal support in helping to forestall or avoid eviction, mediation support, in helping to negotiate settlements with their landlords, and cash assistance (paid to the landlord) to help address rent or utility arrearages, or to cover the up-front costs of moving to new housing (first month’s rent, last month’s rent, security deposit, moving costs, etc.)

The cost effectiveness of preventing homelessness, as compared with the cost of sheltering and then transitioning a family out of homelessness, is increasingly apparent, and there appears to be strong State support for increasing funding for a cash assistance program (RAFT) which helps at risk families avoid eviction and homelessness.

Priority Homeless Needs

1. *Using the results of the Continuum of Care planning process, identify the jurisdiction's homeless and homeless prevention priorities specified in Table 1A, the Homeless and Special Needs Populations Chart. The description of the jurisdiction's choice of priority needs and allocation priorities must be based on reliable data meeting HUD standards and should reflect the required consultation with homeless assistance providers, homeless persons, and other concerned citizens regarding the needs of homeless families with children and individuals. The jurisdiction must provide an analysis of how the needs of each category of residents provided the basis for determining the relative priority of each priority homeless need category. A separate brief narrative should be directed to addressing gaps in services and housing for the sheltered and unsheltered chronic homeless.*
2. *A community should give a high priority to chronically homeless persons, where the jurisdiction identifies sheltered and unsheltered chronic homeless persons in its Homeless Needs Table - Homeless Populations and Subpopulations.*

Priority Homeless Needs

The Cambridge Continuum conducts a census of homeless persons more or less annually. Per HUD's request, this year's census was conducted during the last week of January (2005).

Counts of homeless individuals and families in Cambridge-based shelter and transitional housing (TH) programs were derived from administrative records furnished by the various shelter and TH providers for the overnight period January 24-25, 2005. The count of unsheltered persons was accomplished for that same overnight period via a street census coordinated by the City of Cambridge Department of Human Service Programs, in collaboration with the CASPAR First Step Street Outreach program. Following prescribed routes that drew upon the expertise of street outreach staff, and under the leadership of street outreach program staff, eight teams of volunteers drove and walked along Cambridge streets, visited Cambridge subway stations, and surveyed Cambridge parking lots and other protected areas (greenspaces were excluded due to the deep snowcover) to locate and count unsheltered homeless persons. Because the street count took place between the hours of 2AM and 5:30AM, there was no danger of duplicate counting of sheltered or transitionally housed individuals.

At the time of the Census, the Cambridge School Department was serving some 150+ McKinney-eligible children from approximately 100 doubled-up families. It is conservatively estimated that 5% of these families (5 families consisting of 13 women and children) were at extremely high risk of displacement and street homelessness. Because they were not strictly unsheltered at the time of the Census, they were not added to our Census total; however, their existence is factored into our assessment of the gaps in shelter, transitional housing, and permanent supported housing.

Part 1: Homeless Population	Sheltered		Unsheltered	Total
	Emergency	Transitional		
1. Homeless Individuals	223 (A)	120 (A)	45(N) (see note #1)	388
2. Homeless Families w/ Children	29 (A)	13 (A)	(see note #2)	42
2a. Persons in Homeless Families with Children	75 (A)	38 (A)	(see note #2)	113
Total (lines 1 + 2a)	298 (A)	158 (A)	45 (N)	501

Homeless Populations Methodology Notes

(1) **Counting Sheltered Individuals & Families and Unsheltered Individuals** - Counts of homeless individuals and families in Cambridge-based shelter and transitional housing (TH) programs were derived from administrative records furnished by the various shelter and TH providers for the overnight period January 24-25, 2005. The count of unsheltered persons was accomplished for that same overnight period via a street census coordinated by the City of Cambridge Department of Human Service Programs, in collaboration with CASPAR's First Step Street Outreach program. Following prescribed routes that drew upon the expertise of street outreach staff, and under the leadership of those street outreach program staff, eight teams of volunteers drove and walked along Cambridge streets, visited Cambridge subway stations, and surveyed Cambridge parking lots and other protected areas (greenspaces were excluded this year due to the deep snowcover in place two days after a blizzard dropped two feet of snow over the City) to locate and count unsheltered homeless persons.

Because the street count took place between the hours of 2AM and 5:30AM, there was **no danger of double-counting any sheltered or transitionally housed individuals**. Double-counting of unsheltered homeless persons was ensured because the street count was a "body count" while unsheltered persons were sleeping. The fact that such persons were sleeping, combined with the difficulty of traveling between surveyed locations because of the blanket of snow, ensured that unsheltered persons were not double-counted.

Although the snow made the conduct of the census more difficult, it probably rendered our count more accurate than in past years, by encouraging at least some typically unsheltered persons to access overflow shelter beds, and by forcing other typically unsheltered persons who might ordinarily sleep outdoors in more remote or inaccessible locations to instead seek the protection of subway stations and other such buildings that we were able to survey. We conservatively estimate that our count of 41 unsheltered homeless persons plus the 4 temporarily hospitalized undercounted by 10% the number of unsheltered homeless. That is, we estimate that there were another five (5) unsheltered persons sleeping in parked cars, subway tunnels, building basements, or other obscure locations where Street Census volunteers would not have noticed or been able to count them. Because we can't be sure about the number of uncounted unsheltered homeless persons, we have not augmented our statistics to reflect this presumed undercount, and these presumed-but-uncounted unsheltered homeless individuals are not figured into the gaps analysis.

(2) **"Unsheltered Families"** - Generally speaking, there is ongoing shelter and transitional housing capacity to serve 42-46 families in the Continuum (depending on family sizes, rooms can be configured at one shelter to serve 10-14 families); on the night of the point-in-time survey, all available space was filled by 42 families using 113 beds. At the same time, the Cambridge School Department identified an additional approximately 150 McKinney-eligible pupils from approximately 100 doubled-up households. Because the Massachusetts Department of Transitional Assistance has not kept records about families denied shelter on account of "excessive income" (i.e., income in excess of 130% of the federal poverty rate, but inadequate to pay for housing), the School Department's data offers the best picture of families

who would be HUD homeless, but for the willingness of other families to share their apartments, in violation of their lease. (Were their landlords – often the Cambridge Housing Authority – to discover their existence in violation of the terms of the host family’s lease, many other of these families would be at the imminent risk of eviction that HUD uses as a criteria for establishing homelessness.) Conservatively, we estimate that 5 of these 100 families (5 families, consisting of 5 adults and 8 children) are in situations that are precarious enough to merit inclusion in our calculation of the gaps in shelter, transitional housing, and permanent supported housing. **Because they are not currently in shelter or other HUD-homeless situations, however, we have not included these families in our populations or subpopulations charts.**

Homeless Subpopulations

Part 2: Homeless Subpopulations	Sheltered	Data Quality	Unsheltered	Data Quality	Total
1. Chronic Homelessness	194	A,E	39	A,E	233
2. Seriously Mentally Ill	117 (indiv) + 11 (family)	A,E			
3. Chronic Substance Abuse	257 (indiv) + 8 (family)	A,E			
4. Veterans	30 (indiv) + 2 (family)	A,E			
5. Persons with HIV/AIDS	29 (indiv) + 5 (family)	A,E			
6. Victims of Domestic Violence	42 (indiv) + 23 (family)	A,E			
7. Youth (Under 18 Years of Age)	0 (indiv) + 0 (family)	A			
(No shelters or TH programs in Cambridge are licensed to serve youth under 18 years.)					

Homeless Subpopulations Methodology Notes

The estimates of the subpopulation numbers were obtained by applying provider/program-specific estimates of the prevalence of persons with each of the specified needs or circumstances (e.g., chronic homelessness, mental illness, veteran status, etc.) against the enumerated program and street census counts of January 24-25, 2005.

It is difficult to accurately quantify the prevalence of disability-related needs in the homeless population. Provider staff at shelters and transitional housing programs are reluctant to label individual clients as having serious mental illness or chronic substance abuse problems unless the client has disclosed a disability, is known to be in treatment for the disability, or is receiving benefits for which there must have been a prior determination of disability.

Because of this provider reluctance to label apparently disabled persons as having a disability, unless they have clear proof of that disability, HMIS statistics will likely under-state the prevalence of special needs. Although providers are increasingly conservative in their

estimates of the prevalence of special needs, those estimates are likely to be more accurate than the even more conservatively recorded HMIS data, at least for the time being.

Likewise, HMIS statistics about chronic homelessness probably undercount the prevalence of chronically homeless persons in Cambridge. The apparent drop in our Continuum's estimate of chronic homelessness (from last year's 244 to this year's 233) is less a reflection of any actual change in the population, and more a product of providers' increasing reluctance to attribute chronic homelessness to clients that they have only known for a relatively short period of time. Specifically, with a year's more experience using HMIS, providers are more aware of the difficulty of accurately documenting length of prior homelessness. In the absence of sufficient documentation, providers will not record as chronically homeless clients whom they truly believe are chronically homeless.

Whereas this might not be as much of an issue in a more geographically isolated Continuum where the entirety of the homeless population is well known to a few larger providers, the fact that homeless persons routinely travel to and from Boston and surrounding communities makes it much harder for any single provider to be sure that their client has truly been in shelter or on the street for the requisite amount of time – especially in the absence of transfer of information agreements among providers from the different Continua serving Greater Boston and the abutting North and South Shore metropolitan areas.

While providers are increasingly cautious even in their estimates about the prevalence of chronic homelessness, their estimates still exceed HMIS-recorded levels.

Needs of the Homeless – Setting the Stage for the Gaps Analysis

These basic statistics and estimates only begin to describe the needs of the homeless population. Individuals and families may become homeless for one or more of a multitude of reasons, including, but not limited to: (a) loss of income or other inability to maintain payments for existing housing and inability to find alternate affordable housing; (b) eviction (for cause or because a landlord has other designs on the unit); (c) relationship failure (e.g., domestic violence, divorce, separation, family disagreement, termination of support for a sibling, etc.); (d) loss or departure of a bread-winner; (e) substance abuse; (f) mental illness; (g) gambling problems; (h) inability to find or sustain housing following discharge from prison/jail, foster care, or participation in a residential treatment program; (i) inability to find or sustain housing following discharge from military service; and/or (j) inability to find or sustain housing upon arrival from another community, state, or country.

A homeless person's inability to regain housing could be exacerbated by a poor housing history, a criminal record, poor credit or significant unpaid debt (especially debt owed to utility companies or a prior landlord), and, most often, lack of adequate income in the absence of a mobile housing subsidy or available subsidized apartment.

The needs of homeless persons, in addition to the obvious need for affordable housing, therefore include some combination of (a) food, clothing, and shelter; (b) income from benefits or employment; (c) treatment for substance abuse, mental illness, health- or disability-related problems; (d) housing search assistance; (e) assistance accessing work or the prerequisites for gainful employment; (f) money management, credit or debt repair, and/or assistance addressing

legal issues; (g) support for strengthening independent living skills; (h) assistance overcoming a criminal history or poor housing history; and (i) assistance connecting with mainstream services that can support retention of housing once it is obtained. In the Cambridge Continuum, some of these needs are addressed by case managers; other needs are addressed by more specialized supportive services staff.

In a very real sense, the service delivery paradigm has defined the way Continuums of Care, like that of Cambridge, have viewed the needs of homeless individuals and families.

- In the traditional model used by Cambridge and other Continuums in the 1990s, providers first seek to “stabilize” the homeless person in shelter or transitional, then, based on a needs assessment completed by a case manager, implement a service plan that can, in turn, address the causes of homelessness (e.g., mental illness or substance abuse, lack of benefits or employment income, etc.), address the obstacles to successfully competing for housing (e.g., bad credit, problematic housing history, unresolved legal issues, etc.), help the person compete for and obtain housing (e.g., housing search, cash assistance with transitioning costs, etc.), and then offer follow-up stabilization support to help the household sustain that housing.

Because some, often chronically, homeless persons have been unable or unwilling to utilize this incremental approach, the Continuum has operated street outreach and low threshold drop-in programs that could address these persons’ basic needs, hoping, over time, to establish trusting relationships that would overcome resistance to seeking assistance via the route of shelter and then transitional housing. **Based on this service delivery paradigm, homeless people need shelter and transitional housing, case management, and the mix of supportive services that will be most helpful in addressing their specific issues.** In Cambridge, this model has helped many homeless people. In FY 2003 and 2004 alone, the Continuum was able to help 363 individuals (including 174 chronically homeless persons) and 155 families transition from homelessness to housing.

- More recently, the inability of this incremental approach to end the homelessness of “more difficult-to-serve” – often chronically – homeless persons has generated interest in a “housing first” paradigm, in which, as the name implies, the homeless person is first offered (permanent supported) housing, and once housed, is offered the mix of services that will hopefully enable him/her to retain that housing and avoid future instances of homelessness. With data increasingly demonstrating the efficacy of accelerated placement into permanent supported housing (PSH), the Cambridge Continuum has expanded its menu of PSH options to supplement, and in some cases to supplant, the more incremental approach. In the past 2-3 years, the Continuum has opened 61 new units of PSH, effectively doubling its program capacity; another 20 units are expected to come on line by Fall 2005. **Based on this service delivery paradigm, homeless people need permanent supported housing, case management, and the mix of supportive services that will be most helpful in addressing their specific issues.**

The underlying assumptions about whether a homeless person is best served by shelter, transitional housing, or PSH thus determine how the Housing Gaps Analysis chart is completed.

With the right mix of supportive services, and in the appropriate type of housing, accelerated placement into PSH could probably work for any homeless individual or family with a disability. From that perspective, the only homeless people who need shelter or transitional housing are those who are programmatically ineligible for PSH, that is persons who have no qualifying disability.

On the other hand, persons who have not yet stabilized their mental illness or substance abuse problems may pose an unacceptable (to a prospective landlord) risk to themselves, their neighbors, and the property in which they are housed. Such persons require the most intensive services, are least likely to follow their service plans, and are the most difficult to place in privately owned housing, because despite the program's guarantee of rent, property owners typically see them as undesirable tenants. Such clients would be best suited to placement in a somewhat segregated apartment building, possibly owned or managed by a non-profit or faith-based provider, that would be more tolerant of disruptive behaviors than conventional owners concerned about property value and mainstream neighbors.

Unfortunately, in Cambridge, which has some of the highest housing prices in the nation, there are no such existing properties, and we know of no large apartment buildings that can be affordably purchased and converted into the kind of congregate PSH that might house actively drinking or drugging and "unruly" homeless persons off the street. Converting smaller properties is very expensive, costing \$200,000 to \$250,000 per unit, and such projects are very difficult to site. Shelter Inc.'s SHP-assisted development of a 9-unit SRO property formerly owned by a religious order has been a notable exception, although they too, had to compromise on tenant selection to win siting approval.

In implementing its now 123 units of PSH for individuals and families, the Cambridge Continuum has used a variety of models, including site-based PSH (e.g., 30 units of S+C at the YMCA, 16 units scattered in a two multi-unit buildings owned by Cambridge Housing Authority, nine (9) SRO units in a newly developed property, three units in a larger supported housing complex) and scattered site PSH (e.g., 38 units of leasing plus services; 16 units of Shelter Plus Care, five scattered site condominiums). A six unit PSH program operating in several buildings owned by a formerly "friendly" landlord who was bought out by a new owner is now seeking a new home in a building where management is receptive to the goals of the program, and is willing to restrict rents to the allowable FMRs.

In asking shelter and transitional housing providers to designate the most appropriate level of housing for their guests, we directed them to base their decision about suitability for PSH on the assumption that we would develop units pursuant to one of these two models.

Chart Using TAC's Methodology for Assessing Need for Various Levels of Emergency Housing

	Point-inTime Survey Count	Best Served by Shelter	Best Served by TH	Best Served by PSH	Ready for PH*
Currently Sheltered Individuals	223	103	44	55	21
Individuals Currently in TH	120		53	34	33
Currently Unsheltered Individuals	45	35	1	9	0
Need Totals (Individuals)		103+35+ 21 = 159*	44+53+1+ 33 = 131*	55+34+9=98	
Current Available Capacity + Capacity Under Dev't		Shelter: 219 (not incl. o'flow)	TH: 119+	PSH: 25**	

Currently Sheltered Families***	29 (75 beds)	29 (75 beds)	10 (25 beds)	5 (13 beds)	7 (18 beds)
Families Currently in TH	13 (38 beds)		6 (17 beds)	3 (8 beds)	4 (10 beds)
DOE McKinney families in immediate need of emergency housing	5 (13 beds)	1 (3 beds)	2 (5 beds)	-	2 (5 beds)
Need Totals (Families)		29+1=30*** (75+3=78 beds)	10+6+2+2=20* (25+17+ 5+6=53 beds)	5+3=8 (13+8=21 beds)	
Current Available Capacity + Capacity Under Dev't	Shelter: 29-33 (66-79 beds)		TH: 13 (26-33 beds)	PSH: 0**	

* Note that residents of shelter and TH for individuals deemed ready for PH are counted as needing TH or shelter, respectively, because until they find affordable housing, they must remain in their current residential program. See the following sections on Need for Family Shelter and TH for the method used to calculate need for family units. Among the four families deemed ready for permanent housing, two are families in the Midpoint program who are expected to take over the leases on their transitional units and so will not need to remain in their current residential program.

** Current available PSH capacity exists only in unoccupied units of current inventory plus the 20 units under development, since PSH is permanent housing, and persons currently housed in PSH need that housing. At the time of the census, only five of 112 units were unoccupied.

***Because slots in family shelter are immediately filled by the State's Department of Transitional Assistance or the domestic violence provider network drawing from a regional pool of eligible families, there is immediate demand for every bed that would be emptied by a family transitioning to a more appropriate housing level (TH, PSH, or PH). Thus, the utilization of family shelter is not diminished – at least on a local level – by transitioning a portion of the residents to other, more appropriate residential settings.

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The foregoing analysis yields the following assessment of housing gaps:

Part 3: Homeless Needs: Individuals	Need	Available	Gap	Year 1 Goal	Year 1 Complete	% of Goal	Priority H,M,L	Plan to Fund? (Y or N)	Source of Funds CDBG, HOME, HOPWA, ESG, SHP, Other
Emergency Shelter Beds	159	219	---	---	---	---	---	---	---
Transitional Housing Beds	131	119	12	5	0	0	H	Y	SHP
Permanent Supported Housing Beds	98	25	73	7	0	0	H	Y	SHP
Total	388	363	85						
Chronically Homeless	(see note below)								
Part 4: Homeless Needs: Families									
Emergency Shelter Beds	30 units 78 beds	29-33 units 66-79 beds	---	---	---	---	---	---	---
Transitional Housing Beds	20 units 53 beds	13 units 26-33 beds	7 units 20 beds	---	---	---	---	---	---
Permanent Supported Housing Beds	8 units 21 beds	0	8 units 21 beds	---	---	---	---	---	---
Total	58 units 154 beds	42-46 units 92-112 beds	15 units 41 beds						

Plans to Address the Needs of Chronically Homeless Persons: We estimate that chronically homeless persons account for approximately half of the gap in transitional housing and permanent supported housing.

- An amendment which has already been proposed to HUD would convert five (5) units of transitional housing for families into five (5) units of transitional housing for chronically homeless women.
- The “Samaritan” initiative grant proposal that will be assigned top priority by the Continuum of Care in its 2005 SuperNOFA application to HUD would create seven (7) units of permanent supported housing (PSH) for chronically homeless individuals; three of the slots would target chronically homeless young adults.
- The Continuum was very recently notified that we have been awarded a \$500,000 “Recaptured HOME Funds” grant for the purpose of developing permanent housing for chronically homeless persons (who would receive supportive services funded by other sources). The Continuum hopes to use this grant to leverage the additional resources

needed to create 3-5 units of PSH. It is expected, however, that development of this resource would occur in years 2-3 of the five year period of this Consolidated Plan.

NOTE: The City is committed to continuing to prioritize and support efforts to prevent and address homelessness, including chronic homelessness. A 10 Year Plan Committee, co-chaired by the Mayor and City Manager recently concluded its work with a series of recommendations for City, State, and federal action to prevent and address homelessness. The proposed Plan will be brought to the City Council for discussion and, hopefully, ratification. The 10 Year Plan embraced the ongoing work of the Continuum of Care planning process, which annually prioritizes homeless-serving projects for McKinney funding. The following is a description of that ongoing planning process.

The information from these sources is shared with the participants in the ongoing Homeless Services Planning Committee (HSPC), which is chaired by the City's Department of Human Service Programs (DHSP), and which includes a diverse group of stakeholders. The following is a description of the role of the DHSP and role and composition of the HSPC, taken from the Cambridge Continuum's most recent SuperNOFA application:

Description of Cambridge CoC Planning Process/Structure

The DHSP brings a mix of direct service, planning, and administrative expertise to its role as lead entity for the CoC planning process. The DHSP's Multi Service Center is home to City-sponsored prevention, case management, and transitional housing programs, and provides (fully equipped) office space for a range supportive services programs sponsored by collaborating non-profits. The DHSP is also the City's principal social services planning and grants management agency (e.g., SHP, CDBG, ESG, etc.). In its role as lead agency for the CoC planning process:

- The DHSP convenes and staffs an ongoing **Homeless Services Planning Committee (HSPC)** and participates on all its subcommittees;
- The DHSP convenes and staffs a seasonal **SuperNOFA Steering Committee (SSC)** which reviews the HSPC's SuperNOFA recommendations for fairness, soundness, and consistency with Consolidated Plan, and recommends any necessary modifications;
- The DHSP collects, analyzes, and disseminates the **demographic and programmatic data** and **consumer input** that informs the deliberations of the aforementioned planning bodies; and
- The DHSP coordinates **HMIS implementation** in partnership with the dedicated HMIS project sponsor University of Massachusetts (Boston)

For the past nine years, the Cambridge Continuum's planning efforts to address homelessness have been **coordinated** by the **Homeless Services Planning Committee (HSPC)**, which brings together homeless service providers, homeless and formerly homeless persons¹, representatives

¹ Although HSPC meetings regularly include a small number of homeless and formerly homeless persons, , we recognize that many homeless persons are unable to participate in an ongoing formal planning process like the HSPC. We therefore organize more informal shelter-, transitional housing-, and drop-in-based forums where homeless/formerly homeless persons can be heard. This year, 131 consumers attended 12 such forums.

from City government, and other interested parties (see subsection (d) below). Convened and supported by staff from the Cambridge Department of Human Service Programs (DHSP), the HSPC holds **monthly (plenary) meetings to identify and address service-related needs and obstacles to more effective service delivery**. Discussions at HSPC plenary meetings -- which typically involve **25-35 participants including staff from 15-20 programs, 2-4 homeless/formerly homeless persons, and other interested constituencies** -- contribute source information for, and provide a framework for interpreting and responding to, the Gaps Analysis and the qualitative data obtained from program site visits and consumer forums, described later in this document.

HSPC plenary meetings address both matters related and unrelated to the annual SuperNOFA (see subsection (c) below for topics). Each year, as the time for a SuperNOFA application approaches, the HSPC devotes an increasing portion of its efforts to the annual **needs assessment, prioritization of needs, and prioritization of SuperNOFA projects required by HUD**.

The components of Table 1A in earlier portions of this Plan describing the magnitude and nature of the homeless population, and comparing the needs of that population for shelter, transitional housing (TH), and permanent supported housing (PSH) to the available supplies of those resources are one source of data about needs. As described elsewhere in this document, that analysis identified gaps in both transitional housing (12 units / beds for individuals; 7 units / 20 beds for families) and permanent supported housing (73 units / beds for individuals; 8 units / 21 beds for families).

Note that the methodology used to assess gaps compares the point-in-time needs -- for shelter, TH, PSH, and permanent housing without supports (PH) -- of homeless persons counted during the census against the available supply of such housing (and housing under development) at that moment. The methodology assesses need in terms of the **most appropriate source of housing** as opposed to the **actual source of emergency housing** being utilized by the persons counted. That is, although shelter beds may be fully occupied on the night of the census, if most of the occupants of those shelter beds would be better served in TH or PSH or PH, then the methodology indicates a low need for shelter and a higher needs for these other kinds of housing. Based on the assumption that shelter is the housing of last resort, the methodology predictably shows an over-supply of shelter beds and an under-supply of all other kinds of housing.

Other sources of data include the information gathered by City Human Services Department grants management staff at site visits to some two dozen McKinney-funded programs and from the annual and/or semi-annual reports they file; the information and impressions provided by well over a hundred homeless individuals and heads of households at consumer forums conducted at a dozen shelters, transitional housing programs, and drop-ins; and the applications for program renewal or new program funding that providers submit specifically for the consideration of the CoC planning process.

All of this data is brought by the DHSP to the members of the HSPC to inform their discussions and their process of developing recommendations for the SuperNOFA application. Once the HSPC has developed its SuperNOFA recommendations, the City constitutes a **SuperNOFA Steering Committee (SSC)** to review those recommendations, and to propose changes necessary

to ensure fairness, sound judgment, and consistency with the City's Consolidated Plan. Chaired by senior DHSP staff, this year's SSC also included senior staff from the Cambridge Housing Authority (CHA) and Cambridge Community Development Department (CDD); the Director of On the Rise, a non-profit provider that no longer seeks HUD funding; and a formerly homeless person and founding director of Solutions at Work, a small business and non-profit provider which ceased operations this year. Our **SSC excludes non-profit provider agencies that might have a financial stake** in the outcome of the SuperNOFA planning process.

When it's agenda isn't focused on the annual SuperNOFA, HSPC plenary meetings explore **other strategies for addressing needs identified in the assessment process** -- provider policy changes, mechanisms for more effective provider collaboration, program development through non-SHP-related resource development, and new initiatives that don't require grant-getting. This year, most of three meetings and smaller portions of other meetings were devoted to our Continuum's efforts to develop a **Ten Year Plan to End Homelessness**. Other discussions at plenary meetings this past year contributed to the enhancement of our discharge-related protocols; strengthened mutual awareness of resources available to support homeless families; provided guidance for enhancing our standardized tool for assessing client eligibility for and helping them obtain mainstream benefits; promoted awareness of a draft policy on more effective implementation of A.D.A. reasonable accommodation guidelines among homeless providers; and guided ongoing refinement of the City's Directory of Homeless Programs and Services.

Subcommittees meet on an as-needed, rather than "standing" basis; this past year there were three active subcommittees. One subcommittee's focus was on strengthening **collaboration on services and discharge planning for homeless persons admitted for a brief hospitalization**. The second subcommittee's focus was on **strengthening Continuum efforts to support client participation in mainstream benefits**. The third subcommittee exchanged frequent e-mails, but met only twice to plan the **point-in-time census of unsheltered persons**.

Members of the HSPC also served on **statewide committees**, representing the Cambridge CoC at meetings of the Massachusetts Housing and Shelter Alliance (MHSA) and its committees (corrections committee, shelter committee), at meetings called by the State to enhance utilization by local Continua of federally funded mainstream resources channeled through the State, to compare strategies on HMIS implementation, and to promote coordination of local Ten Year Plans with the State's plan.

Dates and Main Topics of Cambridge CoC Planning Meetings Held Since June 2003

Note: "Plenary" meetings refer to open meetings of the Homeless Services Planning Committee (HSPC)

Date and Planning Body	Main Topics
7/10/03 plenary	State Budget update; discuss draft recommendations of "Breaking the Barriers" task force on enhancing disabled access & facilitating reasonable accommodations in homeless services; discuss Piano Dave Project vis-à-vis value of, and strategies for, enhancing homeless participation in mainstream cultural / recreational activities
7/11/03 committee	Committee on Collaborative Service & Discharge Planning for Briefly Hospitalized Homeless Persons ("CSDP"): providers meet quarterly at each other's programs to build connections and understanding of respective roles in serving homeless persons with SMI and/or CSA ; to improve cross-referral & discharge planning from inpatient units.
8/14/03 plenary	Discuss HMIS, esp. draft HUD data standard; develop letter providing feedback to HUD
9/11/03 plenary	Discuss changes in street outreach program; report from MHSA statewide meeting on data collection re: unsheltered homeless (with Dr. D. Culhane, P. Mangano); further discuss HUD national data standard; discuss State's "virtual gateway" MIS plans; report on mtg w/ ICH Regional Coordinator re: Cambridge 10 Year Plan development; discuss HUD monitoring visit – program & HMIS implications; mainstream benefits protocols update; legislative update
9/26/03 committee	CSDP (recurrent agenda, see 7/11/03 meeting)
10/9/03 plenary	Discuss serving ex-offender homeless; discuss collaborative approach to applying for Boston Fdn homelessness prevention grant; discuss changes in HUD APR; report from ICH's New Eng. regional conference on 10 Year Plans; discuss key issues re: Cambridge 10 Year Plan: (access to housing & community supports to prevent new or repeat homelessness, breadth of at-risk population, HUD focus on chronic homelessness, special needs of unsheltered.
11/13/03 plenary	Report on NAEH & NCH annual conferences; discuss upcoming homeless census; discuss Asperger's Syndrome & homelessness; 2 nd discussion on key issues re: 10 Year Plan: geography, necessary resources, relapse tolerance
11/14/03 committee	CSDP (recurrent agenda, see 7/11/03 meeting)
11/14/03 committee	Committee on Mainstream Benefits: reviewed and recommended changes to Continuum guide to mainstream benefits; recommended development of simplified client assessment tool; assigned responsibility for revisions
11/26/03 committee	Census Planning Comm. (to plan 12/8/03 census): revise team routes & protocols. (Census canceled by blizzard)
12/11/03 plenary	Report status of Solutions at Work (suspending operations); report on blizzard postponement of 12/8 street census; 3 rd discussion of key issues re: 10-Year Plan: families; report on recommendations of Governor's Commission.
1/8/04 plenary	Report on efforts to find new sponsors for Solution at Work's programs after closure; report on efforts/needs re: Bread & Jams/OCBC Church winter emergency shelter; new programs updates: Shelter Inc. McKay PSH, T-House PSH, On the Rise Wellness program; early SuperNOFA planning (renewal preconditions; plan for soliciting provider "intent to renew", "rationale for renewal", prioritizing renewals, soliciting new proposals; plan consumer forums
2/12/04 plenary	Discuss Jan. 15-16 Program Census; discuss MIT students' proposal to create on-campus overnight shelter; brief report back on provider response re: intent to renew; State Budget update on relevant line items; voter registration
3/11/04 committee	In place of the usual plenary, Census Planning Comm. met to plan 3/29 census: revise street census routes and protocols to reflect updated knowledge of overnight patterns. After meeting, field-tested proposed route changes.
3/26/04 committee	CSDP (recurrent agenda, see 7/11/03 meeting)
4/8/04 plenary	Discuss availability of street outreach team to support persons discharged from residential progs. for discip. reasons; State Budget update; discuss homeless census results & gaps analysis implications; discuss consumer forums; discuss importance of APRs and HMIS participation vis-à-vis project renewal; discussion, votes, & recommendations for renewal of expiring grants; discuss "disabled" designation; dissemination of three possible new PSH proposals
5/13/04 plenary	SuperNOFA updates (non-renewal of Solutions, potential for 2 nd new PSH); report on Mayor & City Manager meeting with Phil Mangano on 10-Year Plan; Cambridge AHAR participation; final Breaking the Barriers recommendations.
6/10/04 plenary	Vote on prioritizing renewals and new PSH projects; constitute Steering Committee; discuss CHNA #17 mini-grants.
6/11/04 committee	CSDP (recurrent agenda, see 7/11/03 meeting)
6/23/04 SuperNOFA Steering Committee	Review HSPC process for fairness, sound judgment, consistency with Con. Plan. Address withdrawal of prospective new PSH sponsor; establish contingency use of funds allocated to Cambridge if either of two renewal projects with outstanding APRs fail to meet qualify for renewal; re-order two priorities based on number of clients served.

Date and Planning Body	Main Topics
7/8/03 committee	Comm. on Mainstream Benefits: review & recommend further changes to Continuum guide to mainstream benefits; recommend development of simplified client assessment tool; assign responsibility for revisions; plan trainings
7/8/03 plenary	Update from Dep't of Veteran Services on benefits & services; disseminate in-progress tool for assessing eligibility for mainstream benefits, announce planned staff trainings after further revisions; discuss HMIS: Cambridge progress & status of State & New England regional efforts; discuss/ratify Steering Committee SuperNOFA recommendations; announce official commitment to develop a Cambridge 10 Year Plan and discuss next steps for plan development.

Nature of Involvement on the HSPC and SuperNOFA Steering Committee of Specific Organizations and Constituencies

Note: Because **this Continuum focuses on only one geographic area (Cambridge, MA)**, we have removed that column from the chart; to the extent that any non-Cambridge-based agencies are listed, their focus as HSPC members is Cambridge.

Specific Name of CoC Organization/Person	Subpopulation	Level of Participation in Planning Process
Local Government Agencies (Note: Except in correctional services, County government doesn't really exist in Eastern Massachusetts)		
Cambridge Dep't of Human Service Programs (includes planning staff and staff from agency programs: Multi-Service Center for the Homeless, Community Learning Center, Cambridge Employment Program)		Convened and attended all plenary meetings. Coordinated development of planning data (census, homeless forums, provider input, gaps analysis, etc.). Convened Steering Committee, Committee on Mainstream Benefits, Census Planning Committee. Attended Committee on Collaborative Service and Discharge Planning for Briefly Hospitalized Homeless Persons
Cambridge Community Development Department		Attended most plenary meetings. Steering Committee member
Cambridge Department of Veteran Services	VETS	Attended some plenary meetings.
Cambridge Police Department	SA	Member committee to develop interim daytime services for medically at-risk substance-abusing homeless persons.
Public Housing Authorities (PHAs)		
Cambridge Housing Authority	Families & Disabled	Attended most plenary meetings. Steering Committee member.
Non-Profit Organizations (including faith-based organizations)		
Bread & Jams (homeless run, homeless staffed)	All Indiv.	Attended some plenary meetings.
Cambridge Cares About AIDS	HIV/AIDS, Y	Attended all plenary meetings. Member Census Planning Committee.
Cambridge Family and Children's Services	Families	Attended some plenary meetings.
Cambridge-Somerville Legal Services	SMI, DV	Attended some plenary meetings; member of Committee on Mainstream Benefits; co-led discussions on "Breaking the Barriers"
CASCAP	SMI	Attended some plenary meetings.
CASPAR	SA	Attended all plenary meetings. Member of Committees on Collaborative Service and Discharge Planning for Briefly Hospitalized Homeless Persons, Census Planning.
Community Legal Services & Counseling Center		Attended some plenary meetings.
FOR Families	Families	Attended some plenary meetings.
Harvard Square Homeless Shelter	All Indiv.	Attended most plenary meetings.
Hildebrand Family Life Center	Families	Attended most plenary meetings.
HomeStart	All Indiv.	Attended all plenary meetings; member of Committee on Mainstream Benefits.
National Student Partnership		Member of Committee on Mainstream Benefits.

Specific Name of CoC Organization/Person	Subpopulation	Level of Participation in Planning Process
New Communities	Elderly	Attended most plenary meetings; member of Committee on Mainstream Benefits.
North Charles, Inc.	SA, SMI	Attended some plenary meetings.
On the Rise	DV, SMI	Attended most plenary meetings. Member of Steering Committee and Census Planning Committee.
Salvation Army	All Indiv.	Attended most plenary meetings. Member of Committees on Collaborative Service and Discharge Planning for Briefly Hospitalized Homeless Persons
Shelter Inc.	Indiv. / Families	Attended all plenary meetings.
Shelter Legal Services Foundation		Attended some plenary meetings
Transition House	DV	Attended most plenary meetings.
Tri-City Mental Health	SMI	Attended some plenary meetings. Member of Committee on Collaborative Service and Discharge Planning for Briefly Hospitalized Homeless Persons
YWCA	Women & Families	Attended some plenary meetings.
Businesses / Business Associations		
A Cambridge House Bed and Breakfast		Attended some plenary meetings
Solutions at Work		Attended some plenary sessions;
Women's Institute for Housing and Economic Development		Attended some plenary meetings.
Others: (e.g., Law Enforcement, Hospital/Medical, Funders, etc.)		
Cambridge Health Alliance – Victims of Violence Program	DV	Attended some plenary meetings
Cambridge Health Alliance – Outpatient Addictions, Emergency Department, Psychiatric Services, and Health Care for the Homeless	SA, SMI	Member of Committees on Collaborative Service and Discharge Planning for Briefly Hospitalized Homeless Persons
Cambridge Community Foundation		Attended some plenary meetings
Homeless/Formerly Homeless Persons		
<p>Note: Homeless/formerly homeless persons are represented at all our monthly plenary sessions and on our SuperNOFA Steering Committee. All of the following homeless/formerly homeless persons attended at least two plenary sessions of the HSPC, some as many as ten. In addition, other homeless persons attended meetings anonymously. Two consumers were selected to participate as consumer reps on the Steering Committee.</p>		
██████████ (former director, Solutions at Work)	SMI	Attended some plenary meetings; member of Steering Committee
██████████	DV	Attended some plenary meetings
██████████ (homeless volunteer at Solutions at Work's Speak Up Program, Board member of Bread & Jams)		Atte
██████████ (formerly homeless volunteer with Solutions at Work's Speak Up program)		Atte

NOTE: The names of consumer participants has been blacked out to protect their confidentiality, given the public nature of the Consolidate Plan

Specific Name of CoC Organization/Person	Subpopulation	Level of Participation in Planning Process
██████████ (staff, Cambridge cares About AIDS)	HIV/AIDS	Attended most plenary meetings
██████████ (S+C participant, Title V intern with Piano Dave Project)	MI, SA	Attended some plenary meetings.
Other Community Members		
██████████ (Piano Dave Project Volunteers)		Attended some plenary meetings
Consumer Forums		
<p>Although we make every effort to include homeless / formerly homeless persons at our plenary meetings, we recognize that many such persons are unable or unwilling to participate on an ongoing basis as members of a formal planning committee like the HSPPC. We therefore sponsor community forums where their comments and ideas can be solicited. This year, DHSP planning staff held forums at 12 shelters, transitional housing programs, and drop-ins, obtaining comments from 131 homeless individuals and family heads of household, representing all subpopulations (individuals, families, young adults, veterans, DV victims, persons with CSA and/or SMI):</p> <ul style="list-style-type: none"> Shelter Inc. Drop – (2/18/04 -13 women) Youth On Fire (2/20/04 - 6 young adults) CASPAR Shelter (Access Program) (2/25/04 - 6 adults) Bridge Program (3/1/04 – 5 men) Cambridge Cares About AIDS (3/3/04 – 8 present/former transitional housing clients) Common Ground (3/3/04 - 5 women) Woman Place (3/4/04 - 18 women) Grow House (3/4/04 - 7 women) On the Rise (3/8/04 - 9 women) Transition House (3/17/04 - 12 families from the Transitional Living Program (TH) and PSH programs) Shelter Inc. Shelter (3/25/04 - 22 adults) Carey Program (3/31/04 - 20 men) 		

Generally speaking, the Continuum of Care’s planning body, the Homeless Services Planning Committee, has established the following priorities:

- 1. new and renewal permanent supported housing projects (including special housing subsidies):** Permanent housing is at the top of the list because without housing (and housing subsidies), homeless people are forever mired in homelessness. Failure to renew an ongoing permanent housing project would effectively render current participants homeless.
- 2. transitional housing and related services:** Transitional housing is one of the most important services that the Continuum can offer to homeless individuals and families trying to rebuild their lives. Transitional housing creates a stable platform from which a person can solidify his/her income, enhance employability, develop linkages with community services, and re-establish credibility as a responsible and desirable tenant. Failure to renew an ongoing transitional housing project would effectively put current participants on the street and set back all of the positive work they have done to rebuild their lives.
- 3. shelter (in conjunction with food and basic health care) and the outreach programs that get people off the streets:** Until we end homelessness and forever close the “front door” to homelessness, we will continue to need emergency shelters for individuals and families who would otherwise be forced to spend the night on the street. The

Massachusetts State Legislature and Governor have created a “RAFT” program to help prevent or forestall the homelessness of families at risk of losing their housing for economic reasons. The Commonwealth of Massachusetts has implemented policies intended to prevent homelessness-causing discharges from prisons, mental hospitals, foster care, and other publicly funded systems of care. However, those policies are not yet fully supported by the necessary resources for discharge planning; there is, as yet, an insufficient complement of residential programs and services available to support successful discharges; and a significant number of the persons being discharged from those State systems of care are resistant to the constraints attendant to placement in yet another program. Even if discharge planning were flawless, there would still be people whose mental illness, substance abuse, loss of employment, flight from domestic violence, or general inability to support themselves would render them homeless. Until homelessness is rendered a thing of the past, emergency shelters will remain an important part of the safety net. A critically important adjunct to shelter is street outreach to the unsheltered. The street outreach teams are often the difference between life and death for the unsheltered, typically chronically homeless individuals who by circumstance or choice remain on the street.

4. **case management and supportive services that assist homeless individuals and families in addressing the barriers to ending their homelessness:** Case management is the lynchpin service that links individuals and families with the resources they need: public income and health coverage benefits, employment assistance, education and job training, housing search, health and mental health care, substance abuse services, fiduciary and legal services, parenting support, children’s services, and all of the other supportive services that make it possible for a homeless individual or family to reclaim their place in the mainstream community. Any one of these services could make the difference between a person’s remaining trapped by obstacles or finally ending their homelessness. For the person who received help in successfully appealing a denial of SSI benefits, the legal assistance they received may have been the most important stepping stone to housing. For the person whose new-found employment enabled them to obtain housing, the job search assistance they received – and the help clearing up the bad credit that had impaired their ability to get housing or employment – may have been the most important service the Continuum offers. For the homeless family that received assistance obtaining the medical care that diagnosed and help stabilize a child with chronic and serious behavioral dysfunctions, that help, which enabled the mom to return to the kind of employment that allowed them to pay for housing, would have been the highest priority service available through the Continuum.

Elsewhere in the Gaps Analysis, the City identifies relative priorities (LOW, MEDIUM, HIGH) in terms of addressing gaps in permanent supportive housing (PSH), transitional housing (TH), and shelter for individuals and families. For the reasons specified above, we have assigned HIGH priority to the development of new permanent supported housing and transitional housing for homeless individuals, and especially for chronically homeless individuals, and for families. If there were more adequate supplies of housing, and if homelessness prevention mechanisms worked more effectively, there would be much less need for shelter. Rather than devoting more resources to creating shelters, we agree with the others across the country – and on the Massachusetts Governors Interagency Council – who believe

that prevention and a more accelerated approach to housing are our best use of resources, and we have therefore prioritized shelters as LOW, for both individuals and families.

The Continuum of Care's specific strategy with respect to addressing chronic homelessness is more fully described in a subsequent section of this Plan. The following is a brief summary of the components of that strategy:

- **Preventing and minimizing the incidence of homelessness among Cambridge residents with disabilities.** Attainment of this goal depends upon (a) mobilization and effective use of a range of homelessness prevention resources described in the Service Activity Chart contained elsewhere in this application; (b) partnership in support of the State's efforts to prevent/minimize the incidence of homelessness-causing discharges from State-operated systems of care (e.g., prisons, mental health hospitals, foster care, etc.); and (c) preventing / minimizing the incidence of homelessness-causing discharges from City administered systems of care. (The only system of care funded by or through the City (i.e., by municipal dollars or CDBG, ESG, or SHP grants) is the network of permanent supported housing (PSH) projects operated as part of the CoC. The City does not operate any inpatient care programs, does not administer any correctional facilities, and does not operate any child protective services programs. The City's ability to prevent homelessness-causing discharges, then, stems from its leverage as a direct and pass-through funder of those PSH programs. The Cambridge Continuum is in the second year of successful implementation of a written policy on preventing homelessness-causing discharges from PSH and S+C projects, and has been working to expand that policy to help prevent / minimize programmatic discharges to the street of already-homeless persons by shelters, transitional housing programs, and inpatient hospitals.
- **Promptly and effectively addressing the needs of disabled persons who are homeless in Cambridge, so as to minimize the time it takes for them to successfully transition into permanent housing (independent or supported).** Achieving this goal depends on the Continuum's ability to sustain its mix of residential and supportive services programs offering **interim support for meeting the basic needs of homeless persons** (a safe place to sleep, food, clothing, health and mental health care, addiction services), and **remedial support** to help them develop the skills, resources, and self-confidence they need to obtain and retain permanent housing. As described in the Housing and Supportive Services Activities Charts, the Cambridge Continuum offers a **flexible and effective** mix of **emergency, residential, and supportive services** that can address the distinct needs of homeless people with mental, emotional, or substance abuse disabilities, or HIV/AIDS. Recognizing that people become homeless for different reasons, face different obstacles to gaining housing and stability, and bring a unique mix of strengths to their situations, the Continuum has **multiple portals of entry** and incorporates a **range of proven service delivery approaches**.

The Continuum of Care application articulated several next-step objectives consistent with these overall goals:

- Expand the capacity of the Continuum to successfully transition chronically homeless persons to housing (primarily by implementing the newly funded PSH projects)

- More accurately track prevalence of chronic homelessness, and Cambridge CoC's progress addressing the problem (by more fully implementing HMIS in the Cambridge Continuum).
- Enhance Continuum effectiveness in linking homeless clients to mainstream benefits and programs (by refining, updating and disseminating written resource materials; by training providers on mainstream benefits eligibility assessment and enrollment; by publishing new on-line resource materials accessible to both providers and clients; and by preparing clients and providers to utilize the State's Virtual Gateway (for on-line application for benefits), when it becomes available.
- Develop a Cambridge Ten Year Plan

In addition to these “expansion” goals, the Continuum of Care planning process prioritized the one-year renewal of ongoing SHP-funded programs that could demonstrate that they were effectively meeting an ongoing need. In developing its priorities, the Planning Committee utilized the aforementioned gaps analysis, information from site visits and program reports about the performance of ongoing SHP-funded programs, information from consumer forums, and specific information furnished by programs seeking SuperNOFA renewal funding addressing the following aspects: (a) evidence of ongoing need, (b) how the number and types of clients served compared with stated program goals, (c) whether the program was meeting performance measures outlined in APR, (d) kinds of successes the program helped clients achieve, (e) consumer satisfaction, (f) progress in implementing HMIS, and (g) efforts and success in collaborating with other Continuum programs.

Drawing on those data, the Planning Committee recommended, and a Steering Committee ratified, a recommendation to assign top priority to obtaining funding for a new 20-unit permanent supported housing project, and to seek one-year renewal of the 17 SHP-funded projects (16 PSH, TH, and SSO projects and one dedicated HMIS project) and the two Shelter Plus Care projects whose funding would otherwise expire in 2005, as follows:

City of Cambridge

Applicant	Project Sponsor and Name	Numeric Priority	Request ed Amount	Projec t Term	SHP New	SHP Rene w	S+C Ne w	S+C Rene w
City of Cambridge	HomeStart, Inc.: Open Door Project (20 units of PSH)	1	990,706	3	PH			
City of Cambridge	Cambridge Housing Authority: St. Paul's Residence (PSH for Indiv. with Disabilities)	2	9,916	1		PH		
City of Cambridge	Transition House, Inc.: Transitional Living Program (TH for Women & Families)	3	57,750	1		TH		
City of Cambridge	CASPAR, Inc.: GROW House (TH for Women with Chronic SA)	4	58,530	1		TH		
City of Cambridge	Shelter, Inc.: Midpoint (TH for Families)	5	55,141	1		TH		
City of Cambridge	Shelter, Inc.: Common Ground (TH for Women with Disabilities)	6	81,763	1		TH		
City of Cambridge	HomeStart, Inc.: Housing Resource Team	7	170,336	1		SSO		
City of Cambridge	HomeStart, Inc.: Housing Placement Services	8	20,365	1		SSO		
City of Cambridge	Cambridge Cares About AIDS, Inc.: Youth on Fire (Clinical & Case Mgmt Services)	9	35,414	1		SSO		
City of Cambridge	CASCAP, Inc.: Fiduciary Services	10	32,640	1		SSO		
City of Cambridge	Shelter, Inc.: Community Legal Assistance Services Project	11	61,002	1		SSO		
City of Cambridge	Hildebrand Family Self Help Center Family Stabilization Services	12	36,960	1		SSO		
City of Cambridge	Shelter, Inc.: Project Connect Community Voice Mail	13	13,020	1		SSO		
City of Cambridge	Health Care for the Homeless: Family Health Care Case Management	14	14,386	1		SSO		
City of Cambridge	City of Cambridge Community Learning Center Project LIFT (Educational Services)	15	33,600	1		SSO		
City of Cambridge	CASPAR, Inc.: First Step Street Outreach Program	16	137,815	1		SSO		
City of Cambridge	Tri-City Mental Health Center.: First Step Street Outreach Program Expansion	17	51,042	1		SSO		
City of Cambridge	University of Massachusetts at Boston Dedicated HMIS Project	18	29,601	1		HMIS		
Cambridge Housing Authority	Cambridge Housing Authority: Shelter Plus Care Renewal for 7 Families with HIV/AIDS	19	149,912	1				TRA
City of Cambridge	City of Cambridge: Shelter Plus Care Renewal for 9 Individuals	20	134,838	1				TRA
Total Requested Amount			2,174,737					

The following narrative from the SuperNOFA application describes the process for determining whether projects should be included in the SuperNOFA application for renewal:

Methods to Determine If Projects Up For Renewal Are: (1) Performing Satisfactorily & (2) Effectively Addressing Intended Need(s)

- Participants at the January 8th Homeless Services Planning Committee (plenary) meeting recommended one-year renewal of ongoing SHP-funded programs that could demonstrate that they were “effectively meeting ongoing needs”. Attendees developed a written format which providers were asked to complete to summarize their project and:
 - Provide evidence of ongoing need for their project
 - Report on program accomplishments: (a) how number of clients served compares with stated program goals, (b) how population served compares with population the program promised to target, (c) whether program is meeting performance measures outlined in APR, (d) kinds of successes the program has helped clients achieve, and (e) consumer satisfaction
 - Describe their progress in implementing HMIS
 - Describe their efforts and success in collaborating with other Continuum programs.
- During February/March, DHSP staff conducted monitoring visits to all programs up for SHP renewal. DHSP grants management staff discussed recent APRs and written reports filed with the City providing quarterly/semi-annual program performance data.
- During February/March, DHSP staff also conducted 12 consumer forums involving 131 consumers (see Form HUD 40076 CoC-B) at which homeless and formerly homeless individuals and families shared impressions about Continuum programs they had used.
- Drawing on data from these four sources (provider submissions making a case for renewal, monitoring visits, program reports, and consumer feedback), DHSP staff compiled a summary of accomplishments and challenges for each program up for renewal, which was disseminated at the April 8th HSPC (plenary) meeting to inform the vote on whether projects were “effectively meeting ongoing needs” and therefore merited renewal. (We also discussed the March 29-30 overnight Census, which affirmed the continuing need for all existing TH beds and the need for additional PSH, which the HSPC voted to address by soliciting new PSH projects.)
- Following a project-by-project review of the data, the HSPC voted to approve one-year renewal of the 17 SHP-funded projects (16 PSH, TH, and SSO projects and one dedicated HMIS project) and the two Shelter Plus Care projects, based on the conclusion that they had satisfied the stated criteria. In some cases, where HMIS implementation was at an early stage, the HSPC’s renewal endorsement was conditioned upon the DHSP’s satisfaction as to implementation progress between April and the SuperNOFA submission date. In other cases, where an APR would be due between April and the SuperNOFA submission date, endorsement of renewal was conditioned upon DHSP acceptance of that APR. In one case, where staff turnover was felt to have necessitated re-building of connections with other Continuum programs, renewal was conditioned upon steps being taken to re-constitute a program Advisory Committee consisting of Continuum programs whose clients need the service offered by the project in question.

This year's planning process, undertaken by the Homeless Services Planning Committee (HSPC) under the leadership of the Cambridge Department of Human Service Programs (DHSP), and reviewed by the SuperNOFA Steering Committee (SSC), which includes no non-profit providers with possible conflict of interest, was fair and impartial and gave equal consideration to projects sponsored by non-profits. The outcome of the planning process speaks to the consideration given to projects sponsored by non-profits: **14 of the 18 SHP projects in this application are sponsored by non-profits.** (Of the four other SHP projects, one is sponsored by the Cambridge Housing Authority, another by the City, a third by a public health authority. The Dedicated HMIS project is sponsored by the University of Massachusetts.) **Non-profit-sponsored projects constitute 95% of the dollar value of our total SHP request** (not including the two S+C renewal projects).

The new PSH project in this year's application is sponsored by HomeStart, a nonprofit (see paragraph (b) above). HomeStart's was one of three proposals by non-profits in response to the **HSPC's broad-based solicitation** for new projects, which reached **40 agencies** via fax or email, including every non-profit developing housing or providing services to homeless persons in Cambridge.

- A PSH proposal submitted by North Charles Inc. would have used SHP funds to lease housing for six dually diagnosed, chronically homeless individuals, who would have received intensive services from North Charles' Aggressive Treatment and Relapse Prevention (ATARP) program. Unfortunately, North Charles had to withdraw the proposal when necessary funds were not appropriated.
- A proposal submitted by Transition House would have combined private grant funding and SHP acquisition/rehabilitation funding to develop six new units of PSH for disabled individuals and families whose homelessness was tied to domestic violence. Unfortunately, Transition House had to withdraw its proposal when the private funding it had been counting on did not come through.

Objective Rating Measures Applied to Projects / Unbiased Participants on Review Panel:

As described in subparagraph (a) of this section, the DHSP assembled documentation of ongoing need and effectiveness for all projects up for renewal, drawing from (a) written responses to a questionnaire designed by the HSPC, (b) monitoring site visits, (c) APRs and quarterly or semi-annual reports filed with the City, and (d) feedback from homeless/formerly homeless persons attending the 12 consumer forums sponsored by the City. This data was disseminated to and reviewed by HSPC participants, who voted to renew all projects, with some conditions, as previously noted.

A key recommendation by the HSPC (later endorsed by the SuperNOFA Steering Committee (SSC)) illustrates the unbiased and community-spirited nature of participants in the review process: When offered the choice of increasing the renewal period for one or more expiring grants or seeking funding for a second new PSH that would build the Continuum's housing capacity, HSPC participants voted to seek the second new PSH project, even if it meant uniformly shifting to the more administratively burdensome one-year-at-a-time renewal process. When the second project fell through, the Steering Committee recommended and the HSPC ratified a suggestion that the unused pro-rata need share freed up with the withdrawal of T-House's PSH project be added to HomeStart's bonus PSH, in order to create even more units of PSH.

Because the Continuum's pro-rata share is adequate to ensure one-year renewal of all adequately performing projects, HSPC participants understand that as long as renewal projects are prioritized ahead of any new projects (other than the #1 priority PSH bonus project), and as long as they pass HUD's threshold performance test, they would all be funded.

Homeless Inventory (91.210 (c))

The jurisdiction shall provide a concise summary of the existing facilities and services (including a brief inventory) that assist homeless persons and families with children and subpopulations identified in Table 1A. These include outreach and assessment, emergency shelters and services, transitional housing, permanent supportive housing, access to permanent housing, and activities to prevent low-income individuals and families with children (especially extremely low-income) from becoming homeless. The jurisdiction can use the optional Continuum of Care Housing Activity Chart and Service Activity Chart to meet this requirement.

Note: In the following three charts (shelter, transitional housing, and permanent supported housing), 2005 bed capacities reflect data collected from a program census during the overnight period January 24-25, 2005. **Fundamental Components in CoC System – Housing Activity Chart**

Component: *Emergency Shelter* -- 2005 bed capacities reflect data collected from a program census during the overnight period January 24-25, 2005

Provider Name	Facility Name	Part. Code	No. of Year-Round Beds		Geo Code	Target Pop'n		2005 Year-Round Units/Beds				2005 OtherBeds	
			Indiv.	Fam.	√			Families (Note1)		Indiv. Beds	Total Year-Round	Seas-onal	O'flow / Voucher
Current Inventory								Units	Beds				
Bread & Jams (Note2)	Self-Advocacy Center	Z	0	0	250396	SM F		0	0	0	0	0	20+
CASPAR	Emergency Service Center	A	75	0	250396	SM F		0	0	75	75	32	0
First Church	Shelter (Note 5)	N	0	0	250396	SM		0	0	17	17	0	0
Philip Brooks House Association (Note 3)	Harvard Sq. Homeless Shelter	S	0	0	250396	SM F		0	0	0	0	24	0
Salvation Army	Shelter	A	35	0	250396	SM		0	0	35	35	11	0
Shelter Inc.	Shelter	A	21	0	250396	SM F		0	0	21	21	0	0
Transition House	Shelter (Note 4)	N	0	0	250396	M	DV	8	16+	4	20+	0	0
Hildebrand	Family Shelter – DTA Units	A	0	28+	250396	FC		10-14	28+	0	28+	0	0
Hildebrand	Family Shelter – non-DTA Unit	A	0	2+	250396	FC		1	2+	0	2+	0	0
YWCA	Family Shelter – DTA Units	A	0	20+	250396	FC		10	20+	0	20+	0	0
TOTALS			131	50+	TOTALS			29-33	66+	152	218+	67	20+
Under Development (none)													

		TOTALS	0	0	0	0	0	0
Unmet Need		TOTALS	0	0	0	0		
Total Year-Round Individual ES Beds	152		Total Year-Round Family ES Beds				66+	
Year-Round Individual ES Beds in HMIS	131		Year-Round Family ES Beds in HMIS				50+	
HMIS Coverage – Individual ES Beds	86%		HMIS Coverage – Family ES Beds				76%	

Shelter Notes:

- (1) The unit capacity of the Hildebrand Family Shelter is given as a range because units can be re-configured to accommodate a larger number of small families or a smaller number of large families. The bed capacities of all of the family shelters are expressed with a + because additional beds for children can usually be added.
- (2) Bread & Jams does not ordinarily operate an overnight shelter. However, during the coldest nights of the past three winters, staff have volunteered with the host Church to operate an overflow shelter. This past winter, that overflow shelter was open 21 nights, serving an average of 20 persons per night. Because it is not staffed to operate as a shelter, it does not record overnight stays in HMIS. The daytime drop-in program operated by Bread & Jams, however, does use HMIS.
- (3) The Harvard Shelter is entirely run by student volunteers on a seasonal basis. Different students staff the shelter each night, and implementation of HMIS has been well-intentioned, but spotty, yielding somewhat unreliable data. The future of HMIS implementation at this site is unclear.
- (4) Transition House began implementing HMIS, but has temporarily suspended its participation over concerns about potential compromises in the safety of the women served by its domestic violence programs. Future HMIS implementation will track the outcome of ongoing discussions between HUD and national-level domestic violence organizations.
- (5) State funding requirements dictate that First Church Shelter will begin participating in HMIS later this Summer (2005)

Fundamental Components in CoC System – Housing Activity Chart

Component: **Transitional Housing** -- 2005 bed capacities reflect data collected from a program census during the overnight period January 24-25, 2005

Provider Name	Facility Name	Part. Code	No. of Year-Round Beds		Geo Code		Target Pop'n		2005 Year-Round Units/Beds			
			Indiv.	Fam.	√			Families		Indiv.	Total Year-Round Beds	
			(Note 2)	Units				Beds (Note 3)	Beds			
Current Inventory												
Cambridge Cares About AIDS	Women's Trans'l Housing Program	A	5	0	250396	SF	AIDS	0	0	5	5	
Cambridge Cares About AIDS	Men's Trans'l Housing Program	A	5	0	250396	SM	AIDS	0	0	5	5	
Cambridge Cares About AIDS (Note 4)	Bay State Supportive Housing Alliance (HUD SPNS grant)	N	0	0	250396	M	AIDS	3	6+	5+ (Note 2)	11+	
Cambridge Multi-Service Center	Carey Program	A	22	0	250396	SM		0	0	22	22	
CASPAR	GROW House	A	7	0	250396	SF		0	0	7	7	
CASPAR	Womanplace	A	18	0	250396	SF		0	0	18	18	
North Charles, Inc.	Bridge Program	A	5	0	250396	SM		0	0	5	5	
Salvation Army	Men's Trans'l Hsg. Program (Note 1)	A	34	0	250396	SM		0	0	34	34	
Shelter Inc.	Common Ground	A	5	0	250396	SF		0	0	5	5	
Shelter Inc.	MidPoint Family Trans'l Program	A	0	10+	250396	FC		5	10+	0	10+	
Transition House	Transitional Living Program (Note 3)	N	0	0	250396	M	DV	5	10+	4	14+	

YWCA	Women's Trans'l Hsg. Program	A	9	0	250396	SF		0	0	9	9	
TOTALS			110	10+	TOTALS			13	26+	119+	145+	
Under Development -- None					TOTALS			0	0	0	0	
Unmet Need					TOTALS			7	20	12	32	
Total Year-Round Individual THBeds		114+###					Total Year-Round Family TH Beds			20+###		
Year-Round Individual TH Beds in HMIS		110					Year-Round Family TH Beds in HMIS			10		
HMIS Coverage – Individual TH Beds		%%%%					HMIS Coverage – Family TH Beds			%%%%		

Transitional Housing Notes:

- (1) This program, which is not funded by HUD, collects data for all participants, but does not collect the entire range of data sought by HUD.
- (2) Programs serving families have at least twice as many beds as units; the "+" next to the bed count reflects the fact that units rented by these programs can accommodate extra beds for larger families. The fact that the BSHA SPNS program can house (childless) couples as well as singles is indicated by a "+" next to the count of beds for individuals.
- (3) Transition House began implementing HMIS, but has temporarily suspended its participation over concerns about potential compromises in the safety of the women served by its domestic violence programs. Future HMIS implementation will track the outcome of ongoing discussions between HUD and national-level domestic violence organizations.
- (4) CCAA's BSHA program, whose eight units serve a mix of individuals and families, will implement HMIS later this summer (2005)

Fundamental Components in CoC System – Housing Activity Chart

Component: ***Permanent Supported Housing*** – 2005 bed capacities reflect data collected from a program census during the overnight period January 24-25, 2005

Provider Name	Facility Name	Part. Code	No. of Year-Round Beds		Geo Code	Target Pop'n		2005 Year-Round Units/Beds			
			Indiv.	Fam.				√	Families		Indiv.
Current Inventory								Unit S	Beds (Note 3)	Bed S	
Cambridge Housing Authority	S+C for Families with HIV/AIDS	A	0	14+	250396	FC	AIDS	7	14+	0	14+
Cambridge Housing Authority	30 Unit S+C at YMCA (Note 1)	N	0	0	250396	SM	AIDS (15 beds)	0	0	30	30
Cambridge Housing Authority	St. Paul's Residence	A	8	0	250396	SM F		0	0	8	8
CASCAP	Cambridge St. PSH	A	3	0	250396	SM F		0	0	3	3
City of Cambridge	S+C for Individuals	A	9	0	250396	SM F		0	0	9	9
Essex Street Management Inc.	5 Condos Program	A	5	0	250396	SM F		0	0	5	5
Transition House	6 Unit PSH (Note 2)	N	0	0	250396	M	DV	4	8+	2	10+
Shelter Inc.	McKay House PSH	A	9	0	250396	SM		0	0	9	9
HomeStart	Key 1 Scattered Site PSH	A	24	0	250396	SM F		0	0	24	24
HomeStart	Key 2 Scattered Site PSH	A	14	0	250396	SM F		0	0	14	14
New Communities	116 Norfolk St. PSH	A	8	0	250396	SM F		0	0	8	8

TOTALS				80	14+	TOTALS			11	22+	112	134+	
Under Development (none)													
HomeStart		Open Door Scattered Site PSH	Anticipated Occupancy: July /August 2005		250396	SM F		0	0	20	20		
					TOTALS			0	0	20	20		
Unmet Need					TOTALS			8	21	73	94		
Total Year-Round Individual PSH Beds			112					Total Year-Round Family PSH Beds			22+		
Year-Round Individual PSH Beds in HMIS			80					Year-Round Family PSH Beds in HMIS			14+		
HMIS Coverage – Individual PSH Beds			71%					HMIS Coverage – Family PSH Beds			64%		

Permanent Supported Housing Notes:

- (1) HMIS participation by this S+C program is scheduled for the Fall of 2005. The program serves 15 men with HIV/AIDS and 15 men with serious mental illness.
- (2) Transition House began implementing HMIS, but has temporarily suspended its participation over concerns about potential compromises in the safety of the women served by its domestic violence programs. Future HMIS implementation will track the outcome of ongoing discussions between HUD and national-level domestic violence organizations.

Prevention: Services in Place and How Homeless Persons Access Assistance	Case Mgmt.	Rental Assist.	Mediation & Legal Aid
<p>Cambridge Multi-Service Center (MSC): The MSC offers a range of prevention-related assistance, including on-site case management, referral for free legal assistance or free/low cost mediation services to help prevent eviction, free access to a phone, and help accessing special funds (the Families to Families Fund, the Cambridge Housing Assistance Fund, the New Lease Fund, the Cambridge Fund for Housing the Homeless, and the Second Step Fund) which can pay rent arrearages to prevent eviction, or help cover the up-front cost of relocation (e.g., first/last/security, moving fees) to a new apartment. Access to services is by self referral or by referral from a "first responder" (church, City Hall, library), or one of the following:</p> <ul style="list-style-type: none"> The Cambridge School Department's Family Resource Center refers "doubled up" families at risk of homelessness to the MSC for assistance. (Although these families are not homeless by HUD standards, the children are deemed homeless and eligible for McKinney assistance by the federal Department of Education.) The Mass. Department of Transitional Assistance refers families seeking Emergency Assistance to the MSC, which receives State funding to provide housing search services to at risk and homeless families through the Homelessness Assistance Program The Cambridge Department of Veterans' Services refers veterans whose housing is at risk to the MSC; as noted below, the DVS is able to contribute funds to help prevent eviction; The Council on Aging refers at risk elders and the City's Disabilities Commission refers at-risk persons with disabilities to a CDBG/City-funded case manager, who has office hours at the MSC and the Senior Center; 	✓	✓	by referral
<p>Cambridge Somerville Legal Services (funded by City grant) and the Community Legal Services & Counseling Center (funded by CDBG grant) provide legal advice and representation (at mediation, negotiation, or court) for tenants at risk of losing housing in disputes with landlords. At-risk persons either self-refer or are referred by MSC staff.</p>			✓
<p>Cambridge Dispute Settlement Center and Just a Start's Mediation for Results (both privately funded) offer free or low cost landlord/tenant mediation to help prevent evictions. Mediation for Results also offers casework support to prevent troubled tenancies from becoming eviction cases. At-risk persons either self-refer or are referred by MSC staff.</p>			✓
<p>The State-funded Cambridge Department of Veterans Services offers financial and other assistance to eligible wartime veterans and their dependents to help prevent homelessness. The City's Veteran's Agent collaborates with the MSC to obtain matching funds required by State law, and can make a limited cash assistance available to eligible veterans. Veterans who first seek services at other points in the Continuum are soon referred to this Office for help.</p>	✓	✓	
<p>The Salvation Army offers small grants to individuals and families to help pay rental arrearages or cover the up-front relocation costs. Assistance is accessed either by referral or self-referral.</p>		✓	
<p>HomeStart recently received Boston Foundation funding to expand a Boston-based homelessness prevention program serving the metropolitan area, which includes</p>	✓	✓	

Prevention: Services in Place and How Homeless Persons Access Assistance	Case Mgmt.	Rental Assist.	Mediation & Legal Aid
Cambridge. Advocacy, mediation support, and a flexible (but limited) rental assistance fund help preserve high-risk tenancies of eligible clients who have been referred or self-referred. A contract with the Mass. Department of Corrections (DOC) helps fund an Ex-Offender Re-Entry program, offering case management, housing search placement and post-placement stabilization support to individuals recently released from DOC institutions. Clients are referred by discharge planning staff prior to release.			
Catholic Charities serves as an intake point for federal FEMA grants and grants from other funding sources to individuals or families at risk of eviction due to rent arrearages . Assistance is accessed by referral or self-referral. The City's Fuel Assistance Program allocates state and federal fuel assistance and FEMA funds to help low income households pay utility arrearages . Access is by referral or self-referral.		✓	
(CDBG funded) CEOC staff and (privately funded) Eviction Free Zone organizers provide advocacy/tenant organizing support for households facing evictions. Access is by referral or self-referral.			✓
Persons with histories of psychiatric hospitalizations for serious mental illness can receive ongoing or emergency case management assistance funded by the Massachusetts Department of Mental Health . Depending upon their housing status, such persons receive assistance from a DMH case manager, a CASCAP case manager, or the ACT (Aggressive Community Treatment) team in resolving a housing crisis, or in obtaining supported housing if needed.	✓		
Victims of domestic violence who contact a local battered women's hotline (staffed by Transition House in Cambridge, and Respond in neighboring Somerville) are assisted in leaving the batterer and finding temporary shelter in another community. "Prevention" in this case doesn't mean assistance in maintaining housing where they are at risk of abuse, or being encouraged to temporarily stay in an abusive situation while they search for alternate permanent housing. Instead, it either means finding a way to remove the abuser or to help the victim leave, even if that renders her temporarily homeless. Once a woman decides to leave her home to escape abuse, the hotline staff connect her into a statewide network of providers that locates an available bed at a domestic violence shelter in a community far enough away from the batterer so that she will be safe from discovery.	✓		
Homeless and runaway youth receive assistance from Bridge Over Troubled Waters street outreach workers and from staff at Cambridge Cares About AIDS's Youth on Fire drop-in program. Bridge staff are trained to help under-age youth explore options for re-connecting with family (if re-connection would not endanger the youth), or gaining placement in a residential program, either through the State's Department of Social Services, if they are under 18, or through Bridge's transitional housing program, if they are over 18. Youth on Fire, which tends to serve young adults who are resistant to more structured programming offers supportive services while working to encourage and assist its clients in accessing any and all other residential options and services.	✓		
Persons with HIV/AIDS are able to access prevention services through Cambridge Cares About AIDS , through the Multi-Service Center , or through AIDS Action in Boston,	✓	✓	

Outreach: Services in Place -- Street Outreach

Street outreach is primarily conducted by staff from two programs: (1) First Step Street Outreach program (including the expansion-grant funded program), and (2) Bridge Over Troubled Waters, a Boston-based program that spends considerable time in Cambridge's Harvard Square area. Street Outreach is a secondary, but important, role for staff at (3) On the Rise, (4) Bread & Jams, and (5) Youth on Fire, each of which operates a low threshold drop-in program targeting different segments of the unsheltered homeless population, and each of which has found that word of mouth on the street about the quality of their services is the most effective outreach tool to draw homeless persons in to their programs. Street outreach is also a secondary role of HomeStart's Field-Based Case Managers, whose primary outreach occurs at drop-in and meal and shelter programs, but who routinely encounter on the street homeless persons that they have first met in those other venues.

- The **First Step Street Outreach** program, funded in part by two SHP grants, operates van- and foot-based outreach seven days a week: weekdays from 8AM until midnight, and weekends from 11AM until 7PM. The team includes **CASPAR** staff trained to work with persons actively involved in substance abuse (funded by the original grant), as well as a **Tri-City Mental Health** clinician (funded by a separate "expansion" SHP grant) who targets outreach to unsheltered persons with serious mental illness. Program staff cover all known street locations frequented by unsheltered homeless persons in Cambridge (e.g., parks, train stations, ATM machines, bridges, subway tunnels, 24 hour convenience stores, etc.), as well as meal programs, and daytime drop-in programs known to serve unsheltered homeless persons.

The teams are in radio contact with the Police and routinely respond to calls for help. Depending on the time of day and the needs of the client, outreach staff offer transportation off the street to CASPAR's wet shelter or to a daytime program in that same building that is staffed to address the needs of intoxicated and medically at-risk homeless persons; to other metro-area shelters with available capacity; to other drop-ins; or to the local emergency room, if medically appropriate. Depending on the needs and willingness of their clients, outreach staff are prepared to link persons in need of substance abuse treatment with community-based providers who work to get the client into a detox and/or with community-based mental health providers who can offer treatment. Clients with medical needs who are resistant to accessing hospital-based emergency care, can be transported to the site of a Health Care for the Homeless clinic, depending on the time of day.

The target population of the First Step Street Outreach program includes both persons who are chronically unsheltered, as well as unsheltered persons who intermittently access shelter services, typically during winter or inclement weather. Unsheltered homeless persons targeted by First Step staff tend to be resistant to staying in shelter or otherwise subjecting themselves to the rules and regulations attendant to program participation. Even after they come to trust the First Step staff, many of these clients remain reluctant to disclose basic information about themselves, even including their legal name. The large majority of First Step's clientele are the chronic homeless targeted by HUD. Many are well-known to the local shelters, emergency rooms, and treatment services they have accessed over the years; however, due to difficulty in obtaining client consent to share information, and frequent reticence to disclose personal history, First Step often has a hard time confirming length of homelessness prior to an individual's first encounter with First Step.

- **Homeless youth and young adults** in Cambridge are targeted by (1) **Bridge Over Troubled Water**, which conducts street outreach in Harvard and Central Squares, and staffs a medical van in Harvard Square every night, and (2) Cambridge Cares About AIDS' youth drop-in, **Youth on Fire**. Many of the youth targeted and served by these programs have long histories of homelessness, and have serious mental illness, chronic substance abuse, and deep scars from childhood sexual or other trauma. Because HUD's defines chronic homelessness only for persons age 18 older, some of the young people who would otherwise qualify as chronically homeless fall outside that designation.

Bridge offers young adults (18 and older) access to 1-2 nights of emergency housing in host homes, transitional housing leading to longer- term, more independent housing, as well as food, showers, laundry facilities, dental care, clinical services (substance abuse treatment, HIV/AIDS prevention, counseling to address domestic violence, sexual abuse, or other issues), and help completing their educations and/or obtaining employment. Youth under 18 are offered help in re-connecting with family or obtaining protective services from the State.

Word of mouth has proven to be Youth on Fire's most effective means of reaching out to homeless and runaway street youth. YOF's low-threshold (minimal behavioral and participation requirements) drop-in program attracts young adults who, in many cases, are not willing to conform to the rules imposed by other more structured programs. Although simply affording these youth a safe place off the street for a few hours has intrinsic value, drop-in participation allows program staff, including a case manager and clinician (funded in part by an SHP grant), and visiting clinicians and providers a chance to reach out and develop a connection that will hopefully lead to more substantial engagement later on.

- **On the Rise** targets its outreach efforts to identify and connect with chronically homeless women who are disengaged with other systems of care, and who typically have rejected shelter. On the Rise consults with other programs doing street outreach, like CASPAR's First Step, to ensure that limited outreach resources are being targeted where they are needed, and not duplicating other efforts. On the Rise depends on word of mouth on the street for much of its outreach. As indicated by the overwhelming demand for program services, that kind of informal outreach is effective. On the Rise's Women's Center is known for its warm and accepting qualities: women know they can come there for a nap or a shower or a meal, without having to answer any questions or disclose any personal information. (Rather than let the need to collect data become a possible barrier to serving the mistrustful and otherwise disengaged clientele that it targets, On the Rise decided against accepting SHP funds when the HMIS participation requirement was implemented.) Although staff are ever-ready to provide more substantial assistance – accessing mainstream benefits, finding housing, supporting clients at a court dates, replacing lost identification – they typically let the women's readiness to take the next step determine when and how that assistance is appropriate.

- **Bread & Jams' Self-Advocacy Center**, funded in part by an SHP grant, depends primarily on word of mouth on the street to attract its daily clientele: largely unsheltered and temporarily sheltered-but-disengaged men (and a small number of women) who come for showers, clothing, food, or just to get off the street. Staffed and run primarily by formerly homeless persons, the Center serves as a low-threshold gateway to Continuum services for persons who tend to avoid more mainstream (i.e., more bureaucratic, professionally staffed) services, many of whom have been living on the street for substantial portions of time, and many of whom have histories of mental illness or substance abuse. On days when Youth on Fire is closed, or during the morning hours before it is open, the Self-Advocacy Center sees an increase in youth and young adults, seeking food, a shower, or a place to crash after a night on the street. Staff and a visiting HomeStart field-based case manager and/or visiting staff from the First Step Street Outreach team work to engage and build relationships with Center guests, in hopes of facilitating more substantial linkages with mainstream

and Continuum services that these guests might have previously spurned.

- **HomeStart's Field-Based Case Management (FBCM)** program, funded in part by an SHP grant, targets both sheltered and unsheltered persons, visiting the daytime drop-in programs and shelters that serve the most transient populations, and responding to provider referrals for supplemental case management assistance. FBCM staff offer both information and referral (I&R) assistance and case management, depending on the needs and receptivity of the client. No-strings-attached I&R assistance provides good faith evidence of the commitment and intentions of FBCM staff, and builds the necessary trust with unsheltered clients and otherwise disengaged clients who are reluctant to disclose personal information or commit to case management services that might require follow-up. To the extent that a homeless person is interested in applying for and obtaining mainstream benefits, accessing mainstream or Continuum-based services, conducting a housing search, or addressing barriers to housing and stability, FBCM staff are able to offer the necessary case management support.

The above narrative describes street outreach and related efforts to connect unsheltered and intermittently sheltered and otherwise disengaged homeless persons to services and housing in the Cambridge Continuum. Until recently, efforts to help such persons obtain permanent housing required the homeless person to either: (a) develop a track record of successful participation in shelter- or transitional housing-based programs (i.e., demonstrating a willingness to address clinical needs, access mainstream benefits or employment, address legal or credit-related issues, etc. so as to be able to compete successfully for housing); or (b) agree to participate in ongoing services upon placement in permanent housing.

With the implementation of HomeStart's Key I and Key II programs, the Cambridge Continuum can now offer scattered site permanent supported housing to **homeless persons who have been unwilling or unable to participate in a more incremental transition from homelessness to housing**. Because the units leased by the Key I and Key II programs are primarily owned by private landlords, the Continuum's ability to house persons with ongoing substance abuse or mental health issues remains limited by the willingness of those landlords to take risks.

Outreach: Services in Place -- Outreach to Homeless Persons Not Living on the Street

Organized outreach to homeless persons staying in shelter, is primarily accomplished by HomeStart's **Field-Based Case Management (FBCM)** program (funded in part by an SHP grant). Among the sheltered homeless, FBCM staff target under-served, largely disengaged persons who lack adequate case management support, either because the shelter where they are staying is inadequately staffed to offer it to them, or because their mental or emotional state has left them unable or unwilling to accept shelter-based case management. Most shelters are not staffed to offer case management support to all their guests, and typically target extended-stay beds and case management assistance to (working) guests who appear to have the most potential for progress. FBCM staff visit shelters, drop-in programs (e.g., Bread & Jams, Youth on Fire, Shelter Inc.'s women's drop-in), meal programs, and other locations to reach out to homeless persons who need individualized support and encouragement in order to get "un-stuck." FBCM staff serve as "walking outreach" for numerous Continuum programs and services. They respond to hundreds of requests for information, make referrals to local programs and services, and serve as the Continuum's "go-to" provider for linking homeless persons with mainstream benefits and services. HomeStart's FBCM program can provide ongoing case management support that can follow a homeless person from shelter to shelter, and even out of the Cambridge community, if need be.

Shelter Specialists employed by Tri-City Mental Health (funded by the federal mental health block grant) regularly visit the Salvation Army drop-in; Shelter Inc.'s Women's drop-in; the CASPAR, St. Patrick's, and Harvard Square shelters; and provide services at the Multi-Service Center in an attempt to reach out to and build helping relationships with guests with serious mental illness. Many of these individuals are unwilling to accept the labeling (or medications) that often accompany a formal diagnosis of serious mental illness; the development of trusting relationships with these Shelter Specialists is an essential step to obtaining stabilizing treatment services.

Cambridge Cares About AIDS staff periodically distribute outreach materials about its drop-ins for adults (the Drop-In Spot) and youth (Youth on Fire), transitional and permanent supportive housing programs, and various other supportive services. Outreach materials are disseminated at metropolitan area shelters and drop-in programs, at the Zinberg and Fenway Health Clinics (which specialize in services for persons with HIV/AIDS), and at various local substance abuse treatment and "clean needle" programs. Cambridge Cares is a close affiliate of AIDS Action and the Justice Resource Institute in Boston, which helps spread the word about its services throughout the target community.

Transition House, the local domestic violence shelter, is part of the **Jane Doe network of domestic violence resources** that includes numerous shelters and **hotlines** across the State. Hotline numbers are well publicized in buses, trains, health centers, supermarkets, beauty and nail salons, child care centers and other places that women are likely to frequent. When a woman who is being battered calls a local hotline, she is offered advice about how to handle her situation; if she decides to flee her abuser, she receives local assistance and transportation to a shelter in a community where her batterer is unlikely to find her. Thus, Transition House, a part of the Cambridge Continuum, typically does not shelter women who have fled domestic abuse in Cambridge homes, but rather helps such women access shelter in other parts of the State.

No program in Cambridge matches the Boston-based **New England Shelter for Homeless Veterans'** ability to connect veterans to housing and services. The New England Shelter is, therefore, a magnet for homeless veterans who are comfortable receiving services in the company of their fellow veterans, within an organization which harkens back to their military days. For Cambridge-based homeless veterans seeking that kind of support, the 15 minute subway ride into Boston is no barrier. For the most part, then, homeless veterans in Cambridge are persons who tend not to identify as veterans, or who prefer not to participate in the VA's network of services, or who have been barred from services at the New England Shelter for behavioral reasons, and who instead may be found in any of our shelters or drop-in programs, or on the street. Whenever outreach or other program staff learn of a client's veterans status (or status as a veteran's covered dependent), they explore his/her interest in either accessing services through the New England Shelter or through the

City's Department of Veteran's Services (DVS), which offers a range of assistance, including emergency financial help and help accessing more mainstream VA benefits. Likewise, whenever the DVS identifies a client who is homeless and unwilling (or unable, due to barring for past behavior) to access services through the Vet Shelter, s/he is referred to the City's Multi-Service Center for linkage to Continuum of Care services.

Some final words about outreach: **All Cambridge-based transitional housing, permanent supportive housing, and supportive services only programs** (e.g., offering educational services, employment assistance, housing search support, legal assistance, fiduciary services, etc.) conduct **program-specific outreach** to inform potential clients — or provider staff in a position to refer potential clients — about the services offered by their program or to fill current or anticipated vacancies. Depending upon the constituency targeted, outreach may involve visits to shelters, drop-ins, transitional housing programs, and/or meal sites; flyers mailed to program sites; trainings offered to shelter/provider staff in a position to make referrals; and announcements at monthly meetings of the Homeless Services Planning Committee or via mailings or e-mails to attendees.

An important outreach tool in Cambridge is the **Directory of Resources for People Homeless in Cambridge**, published and regularly updated by the City's Department of Human Service Programs (DHSP). The Directory, which is widely available at shelters, drop-ins, transitional housing programs, meals, the Multi-Service Center, from field-based case managers, and most recently, on-line, briefly describes and provides contact information for all locally available services and providers.

The narrative in this subsection describes extensive outreach to connect primarily sheltered homeless individuals to services. Housing search assistance is one of those services. HomeStart staff routinely visit shelters to encourage clients to begin the process of applying for housing and housing subsidies as soon as they can, rather than waiting until their clinical needs have been stabilized, or until they have obtained benefits or employment, or resolved legal or credit or debt-related problems. Given the long lead time before an applicant can obtain a housing subsidy or subsidized apartment (even from the Cambridge Housing Authority which maintains homeless preference), HomeStart housing search staff assert that it is important to begin the application process as soon as possible. With the availability of voicemail accounts, increasing access to e-mail, and the development of HousingWorks on-line software allowing consumers to automatically amend the contact information on all their pending applications by changing the address or phone number associated with their computer profile, there is no reason to wait to begin the housing search process until a person's situation has stabilized. To support efforts of homeless persons in early substance abuse recovery or in the early stages of stabilizing their mental health to get an early jump on the process of applying for housing or housing subsidies, the Cambridge Housing Authority allows persons whose names have risen to the top of a wait list to defer their eligibility (rather than simply returning to the bottom of the list) if they are not secure enough in their recovery to accept an apartment or subsidy.

Supportive Services: Case Management: Services in Place & How Homeless Persons Access Assistance

Non-residence-based case management assistance is offered by the following programs, which all assertively reach out to and offer case management assistance to prospective clients at locations frequented by homeless persons.

- In addition to previously described services for unsheltered persons, **HomeStart's Field-Based Case Management (FBCM) program** targets services to under-served or disengaged sheltered homeless persons who lack adequate case management support, either because the shelter where they are staying cannot offer it to

them, or because their mental or emotional state has left them unable or unwilling to accept shelter-based case management. Most shelters are not staffed to offer case management support to all their guests, and typically target extended-stay beds and case management assistance to (working) guests who appear to have the most potential for progress. FBCM staff visit shelters, drop-in programs (e.g., Bread & Jams' Self-Advocacy Center, Youth on Fire, Shelter Inc.'s Women's Drop-In), meal programs, and other locations to reach out to other homeless persons who need individual support and encouragement in order to get "un-stuck." FBCM staff serve as "walking outreach" for numerous Continuum programs and services. They respond to hundreds of requests for information, make referrals to local programs and services, link homeless persons with mainstream benefits and services, and can provide ongoing case management support that can follow a homeless person from shelter to shelter, including shelters in abutting communities. In addition to reaching out to persons in need of assistance, FBCM staff accept referrals from other programs unable to provide the necessary help. In particular, the FBCM program works closely with clients of HomeStart's Housing Resource Team who, in conjunction with their housing search, require assistance in addressing barriers to obtaining and retaining housing.

- The **Cambridge Multi-Service Center for the Homeless (MSC)** offers full case management assistance to homeless and at-risk elders and persons with disabilities, prevention-focused case management assistance to families at risk of homelessness, short term case management assistance for other homeless and at-risk individuals who have no or inadequate access to such help, and program-based case management to clients of its men's transitional housing program (see below). Multi-Service Center clients are easily referred by case managers to a range of co-located specialized services, including housing search assistance (homeless only), mental health counseling, substance abuse counseling, money management assistance (homeless only), legal assistance (homeless only), help accessing mainstream benefits (homeless and non-homeless), and free telephone access (homeless and non-homeless). As described in the section on prevention, access to MSC services is by self referral or by referral from any number of agencies. Although ongoing clients are encouraged to schedule appointments with their regular case managers, staff are always available to assist homeless and at-risk walk-in clients and persons referred by any and all sources. The case manager specializing in elders and persons with disabilities spends time both at the Senior Center and the MSC, and receives referrals from the Senior Center and the City's Commission for Persons with Disabilities.

- **On the Rise's Women's Center** reaches out to chronically homeless unsheltered women, many of whom have undiagnosed or unacknowledged mental illness, and offers them a range of services, beginning with low-threshold access to its Women's Center – where clients can shower, nap, snack, and simply get off the street – to more comprehensive case management and advocacy assistance, when and if the women are ready for it. As staff from OTR build relationships with their clients, they are able to make successful referrals – and provide the personal support that ensures follow-through on those referrals – to both mainstream and Continuum services that their clients might have previously spurned. In addition to conducting street outreach to unsheltered women in need of assistance, OTR accepts appropriate referrals from other programs that have identified unsheltered women whom they are unable to serve.

- Clinical and case management staff at **Cambridge Cares About AIDS' Youth on Fire** drop-in center provide general and clinical case management to homeless, often unsheltered, youth and young adults. Youth on Fire drop-in guests are recruited by street outreach conducted by Center staff on days that the Center is closed, and are drawn to the Center by word-of-mouth on the street about the Center's respectful treatment of guests and its harm reduction approach to delivering services, whereby guests are allowed to disclose personal information and participate in clinical and case-managed services at their own pace.

- **Bread & Jams (B&J)**, staffed and run primarily by formerly homeless persons, operates a **Self Advocacy Drop-In Center** that serves as a low-threshold gateway to Continuum services for persons who tend to avoid more mainstream (i.e., more bureaucratic, professionally staffed) services. The Center typically attracts unsheltered or temporarily sheltered-but-disengaged homeless persons, many of whom have been living on the street for substantial portions of time, and many of whom have histories of mental illness or substance abuse. On mornings before Youth on Fire is open and on days when it is closed entirely, the Self-Advocacy Center clientele includes a higher-than-average proportion of youth and young adults, seeking food, a shower, or a place to crash after a long night on the street. Center staff and regularly scheduled “visiting” staff from HomeStart’s Field-Based Case Management program and from the First Step Street Outreach team work to engage and build relationships with homeless guests, in hopes of being able to link them with mainstream and Continuum services that these guests might have previously spurned. Assistance is available by referral or self-referral (i.e., drop-in).

Residence-based case management is available to (a) the shelter guests at Shelter Inc. and the more demonstrably motivated shelter guests (i.e., guests who are working or taking other appropriate steps to end their homelessness) at the Salvation Army, First Church Shelter, St. Patrick’s Shelter, and CASPAR’s Emergency Service Center, and (b) residents of the various Cambridge-based permanent supportive housing programs, transitional housing programs, and family shelters (see Housing Activities Chart)

In addition to residence-based case management associated with placement in permanent supportive housing, the Continuum also includes a number of programs that provide **stabilization services** (a variant of case management) to homeless clients who have transitioned to permanent housing. To the extent that they are funded in part with SHP grants, stabilization services are limited to the first six months after placement in housing, except in cases in which a client’s disabilities necessitate longer term services in order to ensure retention of housing:

- HomeStart’s Housing Placement Services program and Housing Resource Team both offer stabilization services to consenting persons whom they have helped place. The HRT is also available to provide stabilization to consenting clients who have obtained housing on their own or with the help of other programs or persons.
- Cambridge Cares About AIDS provides long-term stabilization support to consenting CCAA clients who obtained permanent housing
- HomeStart’s Field-Based Management program can continue to follow and provide support to clients who have obtained housing, but who anticipate the need for short-term support in their new homes or communities
- The case management staff of all Continuum transitional housing programs offer graduates the opportunity to remain in touch with them for support in their new housing; however, these staff are unable to actually visit their former clients in their new homes
- The Multi-Service Center-based case manager specializing in services to elders and persons with disabilities attempts to provide post-placement support to consenting clients that she has helped place in permanent housing.
- Housing Assistance Program staff at the Multi-Service Center are able to provide very limited, telephone base stabilization services to consenting families they have helped place in permanent housing.
- Staff from the Hildebrand’s Family Stabilization program work with family shelter staff, Multi-Service Center staff, and families preparing to transition from shelter to permanent housing to assess the needs of the family in their new community, and, subject to the consent of the family, to provide six months of case management assistance (longer if the head of household has a disability that requires more extended help) to support a successful transition and housing retention.
- On referral from a shelter, Cambridge Family and Children’s Services arranges a match with a mentor to provide post-placement support to consenting families that are transitioning from shelter to housing.

Population-specific case management is available to targeted segments of the homeless population:

- (persons with serious mental illness) Mass. Department of Mental Health (DMH) Case Managers, or, for residents of the various DMH-funded residential programs, program staff
- (for persons with HIV/AIDS) Cambridge Cares About AIDS, or AIDS Action (Boston)
- (for homeless veterans) staff at the New England Shelter for Homeless Veterans (for shelter residents), the Cambridge Veterans Agent (if no other agency can take a lead role),
- (for battered women) Transition House, for residents of its battered women's shelter, and Transition House and Respond for other at-risk women who have been referred or have initiated hotline contact
- (for homeless elders/persons with disabilities) designated case manager at the Multi Service Center
- (homeless and runaway youth) street outreach staff from Cambridge Cares About AIDS's Youth on Fire and from Bridge Over Troubled Waters

Supportive Services: Life Skills: Services in Place & How Homeless Persons Access Assistance

Life skills training (e.g., managing an apartment, maintaining good relations with neighbors and a landlord, coping with stress, budgeting and money management, anger and conflict management, shopping on a budget, eating for good nutrition, developing and sustaining healthy relationships, parenting strategies, living with HIV/AIDS, getting and keeping a job, etc.) is an integral component of services offered in all **family shelters**, **transitional housing** programs for individuals and families, and **permanent supported housing** programs (see Housing Activities Chart). Life skills training is also an integral part of the services offered (i) by **Shelter Inc.** and **Transition House** for their shelter guests; (ii) by the **Salvation Army** and **St. Patrick's** for homeless persons in their extended-stay shelter beds; (iii) by staff from the **Multi-Service Center's Housing Assistance Program** for homeless families engaged in housing search; (iv) by **HomeStart's Housing Resource Team** (for newly housed individuals receiving stabilization support); (v) by the **Hildebrand's Family Stabilization Program** (for newly housed families that have elected to access post placement stabilization services); (vi) by staff at **Youth on Fire** drop-in center for interested participants; and (vii) by **Cambridge Family and Children Services' Family-to-Family parent mentors** providing post-placement support to families that have transitioned out of homelessness. Relapse prevention services (listed in the chart describing alcohol and drug treatment services) could also be construed as life skills training, in that learning how to maintain a sober lifestyle is one of the most essential life skills a person in substance abuse recovery can develop.

CASCAP's Fiduciary Services program provides training and support for one of the most important life skills, namely budgeting and money management. The program also offers clients help with repairing debt and bad credit, and offers Representative Payee services to persons deemed by the Social Security Administration to be incompetent to manage their own finances. In some cases, clients access program services by referral from residence- or field-based case managers; in some cases, they voluntarily seek assistance following participation in a money management workshop which may have been offered by the program at their residence; in still other cases, accessing fiduciary program services is a requirement of participation in a transitional or permanent supported housing program.

Supportive Services: Alcohol and Drug Abuse Treatment: Services in Place & How Homeless Persons Access Assistance

A mix of inpatient, outpatient, detoxification, and short-term residential treatment services for homeless and non-homeless persons alike are offered by **CASPAR**, **North Charles**, the **Cambridge Health Alliance (CHA)**, **Mt Auburn Prevention and Recovery Center**, the **Mass. Alliance of Portuguese Speakers** (acupuncture clinic), and other metropolitan area providers. Access to clinical services is by referral or self-referral. The cost of services to indigent persons is covered either by Medicaid or the State's Public Health Department, depending on the circumstances of the client and nature of the program. In addition, as in many communities, Cambridge is home to numerous AA, NA, Alanon, and other **peer-run meetings supporting abstinence** that are open to all persons in recovery. In addition to these more broadly accessible programs, there are homeless-specific programs:

- **North Charles Inc.** operates the Bridge program, a transitional housing program for homeless men in substance abuse recovery who need a residential program with a clinical emphasis. Access to the Bridge program is by referral or self-referral. North Charles also operates the "Relapse Prevention Program" targeting outpatient services to recovering residents of the Carey Men's Transitional Housing program, and offering outpatient counseling at the City's Multi-Service Center for the Homeless to other homeless persons, either by referral or self-referral. In addition, North Charles operates an Institute for the Addictions (NCIA), which provides comprehensive, outpatient substance abuse treatment, education and prevention services for adults and adolescents, including homeless persons. NCIA provides a full spectrum of multidisciplinary, pharmacological (including detoxification from alcohol and drugs, methadone maintenance, agonist therapy etc.), cognitive-behavioral, individual, family and group (i.e. early recovery and relapse prevention) therapies as well as random toxicology screening, infectious disease education and on-site self-help and peer support groups. The NCIA's Impact Dual Diagnosis program is nationally recognized for the

quality of services rendered to persons with serious mental illness and substance dependence. Through its contract with the Massachusetts Department of Public Health (DPH), the NCIA is able to make its services available to indigent and homeless adults who have no health insurance.

In addition to an outpatient treatment center that serves both homeless and non-homeless persons, **CASPAR** operates (1) a "wet" shelter for actively substance abusing homeless persons (access on a first-come, first-served basis), and by referral from the First Step street outreach program and other sources; (2) a pre-transitional program for wet shelter residents who have made a commitment to sobriety; (3) Womanplace, an 18-bed six-month transitional program for homeless women in early recovery that provides a highly structured environment to support participants in building the "clean time" they need to move forward in their lives (access by referral or self-referral, as long as the applicant can demonstrate commitment to recovery); (4) the Somerville-based Phoenix drop-in center, for recovering persons seeking a sober daytime environment and access to the support of a counselor and peers (access by referral or self-referral); (5) the First Step street outreach program, described in the "Outreach" chart; and (6) GROW House, a transitional housing program for homeless women with six months sobriety (access by referral from a transitional housing program that can document the applicant's six months of sobriety).

Supportive Services: Mental Health Treatment: Services in Place & How Homeless Persons Access Assistance

Mental health services are available from a variety of sources:

- through clinics operated by **Health Care for the Homeless** at local shelters (access by self-referral);
- through Mental Health/Substance Abuse block grant-funded clinicians employed by **Tri-City Mental Health** and spending time at the Multi-Service Center for the Homeless, the Salvation Army shelter, St. Patrick's shelter, Shelter Inc., and the Harvard Square shelter (access by self-referral at any of those sites, or by referral from staff at that site, except that any staff person can refer a client to be seen at the Multi-Service Center);
- through a **Massachusetts Department of Mental Health-funded Community Treatment Team or Aggressive Community Treatment (ACT) Team** (activated by referrals from the aforementioned clinicians) serving homeless persons with serious mental illness who are resistant to traditional outpatient services;
- via street outreach and outreach at various drop-in program sites by the **Tri-City Mental Health Specialist serving as part of the First Step Street Outreach team** (funded in part by an SHP expansion grant);
- through the **Outpatient Unit of the Psychiatry Department** of the Cambridge and Somerville Hospitals, accessed by referral or self-referral;
- for active clients of the Massachusetts Department of Mental Health, through the services of their **DMH case manager** (a referral for DMH services may be obtained by accessing assistance from any of the aforementioned MH providers);
- for eligible veterans, at **VA-funded mental health centers** (the closest one is in Jamaica Plain, Boston) or at the **New England Shelter for Homeless Veterans**

On the Rise provides access to a range of less traditional sources of mental health supports for homeless women with undiagnosed or unacknowledged mental illness, women who are unwilling to accept DMH services, but are receptive to more informally offered counseling services.

An on-site clinician, funded in part with an SHP grant, offers group and individual counseling, crisis counseling, and more informal mental health services to youth and young adults at **Youth on Fire** who are receptive to such services.

A local psychologist offers pro-bono services on a regular basis to interested guests at **Bread & Jams' Self-Advocacy Center**.

Supportive Services: HIV/AIDS Services: Services in Place & How Homeless Persons Access Assistance

In the Cambridge Continuum, HIV/AIDS-specific services are coordinated by **Cambridge Cares About AIDS**, which operates separate transitional housing programs for men with HIV/AIDS and women with HIV/AIDS (accessed by referral or self-referral to the housing program listed below), coordinates supportive services for separate S+C programs for men with HIV/AIDS and for families with HIV/AIDS (also accessed by referral or self-referral to the housing program listed below), coordinates an anonymous needle exchange program for intravenous drug users (accessed by self-referral), operates a "drop-in spot" where homeless and non-homeless men and women with HIV/AIDS can socialize and seek services (accessed by self-referral), sponsors a housing program for homeless and non-homeless persons with HIV/AIDS (which coordinates the waiting lists for the aforementioned transitional housing and S+C programs, and which can be accessed by referral or self-referral), and provides clinical services (mental health and substance abuse counseling) for homeless and non-homeless persons with HIV/AIDS (by referral or self-referral). Cambridge Cares recently received HUD funding from the HOPWA SPINS program to develop eight units of permanent supportive

housing as part of a 24-unit regional collaborative in the Greater Boston area.

Cambridge Cares is closely affiliated with and leverages services from a number of AIDS-focused providers in Boston, including **AIDS Action** (whose numerous services include case management and emergency funding to address housing crises), **the AIDS Housing Corporation** (which helps develop permanent supported housing programs), **Justice Resource Institute** (which manages several permanent supported housing programs), **JRI Health** (which operates the Sidney Borum clinic providing specialized health services for people with or at high risk of HIV/AIDS), **Community Servings** (which delivers prepared meals to all of the Cambridge and Boston-based residents of Cambridge Cares' residential programs), and the **Fenway Health Center** (which is a locus of AIDS-specific health services). Access to these services can be arranged by a Cambridge Cares case manager or by self-referral.

The Cambridge Continuum also includes the **Zinberg Clinic**, an HIV/AIDS-focused health center of the Cambridge Health Alliance, which also operates a food pantry. Access to Zinberg services is by referral from a primary care provider.

Supportive Services: Education: Services in Place & How Homeless Persons Access Assistance

Persons homeless in Cambridge can access educational assessment and counseling; individual tutoring; and ESL, GED, literacy, math, and basic computer classes on a drop-in or enrollment basis through the **Community Learning Center's (CLC) Project LIFT**, funded in part by an SHP grant. Traditionally, these services require participants to enroll on a semester basis, and to maintain high attendance throughout the term; Project LIFT was funded to allow homeless persons to enroll whenever they are ready to attend sessions, and to attend on a drop-in basis, rather than an enrolled basis, if a more substantial commitment is unrealistic, given the uncertainty of their residential situation and other demands on their time (housing search, employment or community service requirements, etc.) CLC staff also tutor at family shelters and transitional program sites. Access to assistance is by referral or self-referral.

Occasionally, homeless transitional housing or permanent supported housing program residents who are able to conform to more routine enrollment schedules access mainstream classes at the **CLC** or at its Somerville counterpart, **SCALE**.

As noted, free computer instruction is available at the CLC as part of Project LIFT. Increasingly, shelters and transitional housing programs are offering their guests **access to computers** for e-mailing, web access, composing applications for housing and employment, and generally practicing their keyboarding skills. The **Homeless Empowerment Project**, publisher of the Spare Change Street Newspaper that provides homeless persons with an opportunity to earn small stipends writing articles and more substantial commissions selling the paper on the street, operates a computer center where authors and vendors can hone their computing skills, and, subject to the availability of volunteer staff, where other homeless persons can access computers. In addition, several mainstream community-based agencies offer free or low cost open access or instruction in their computer labs (on a drop-in or pre-registered basis; no referral required), including **Cambridge Community Television**, the **YMCA** (for building residents, which include several transitional housing programs and S+C programs, and for residents of the nearby YWCA, which includes a family shelter and two transitional housing programs), the **Child Care Resource Center** (next door to the YWCA), the **Central Square Branch of the Cambridge Public Library** (near the Multi-Service Center, Shelter Inc, and other programs), and the **Margaret Fuller House** (for residents of the surrounding neighborhood, which includes Shelter Inc. and the Hildebrand Family Shelter).

The municipally-funded **Cambridge Employment Program (CEP)** and the WIA-funded **Career Source** can provide assistance in identifying scholarship resources for higher education. Assistance at both programs is available by referral or self-referral.

Through its "Community Career Links" program, funded by the State's Department of Mental Health, **North Charles, Inc.** can help homeless persons with diagnosed psychiatric disabilities access funding support for higher education as part of a vocational plan (by referral or self-referral). North Charles staff are also funded to help Social Security recipients utilize the Ticket to Work program to obtain funding for training.

The **Cambridge Department of Veterans Services** can help qualified homeless persons with eligible veteran status access Veterans Administration funding for higher educational (by referral or self-referral).

The **Massachusetts Rehabilitation Commission (MRC)** can help pay for education and training for certain disabled persons eligible for vocational rehabilitation under Section 508 (homeless or non-homeless, by referral or self-referral).

Finally, some institutions of higher education (including the **Harvard Extension Program**) are willing to waive or reduce fees for homeless persons who enroll in classes.

Supportive Services: Employment Assistance: Services in Place & How Homeless Persons Access Assistance

Career Source, a WIA-funded One Stop, offers a range of services for the more independent job seeker, including access to workshops, self-paced computer tutorials, access to computers and phones for job search, and access to periodic job fairs. Career Source contracts with the State to provide more extensive individualized services to persons receiving Unemployment Insurance, dislocated workers, heads of households who are transitioning or who have transitioned from TANF to employment and who are interested in help with job retention or next-step career development (referral from DTA or shelter staff is required), and other special populations. Career Source has a very limited number of vouchers for training. Except as noted, assistance is by referral or self-referral. Providers in Cambridge have found that Career Source is best utilized as a secondary resource for homeless job seekers; that is, it is best to refer the client for individualized assistance at one of the other listed programs, and then, when and if the client is ready for more independent job search, to refer him/her to Career Source

The **Massachusetts Rehabilitation Commission (MRC)** offers federally funded vocational rehabilitation services in accordance with Section 508 guidelines. Subject to the availability of funding, MRC counselors can assist disabled homeless and non-homeless clients in developing and implementing a vocational rehabilitation plan, including education, training, supported employment, reasonable accommodation in the workplace, etc. Access is by referral or self-referral.

Other Cambridge-Based Programs:

- The municipally funded **Cambridge Employment Program (CEP)** provides career counseling and job search assistance to work-ready (homeless and non-homeless) Cambridge residents. Access is by referral or by self-referral. CEP periodically conducts outreach to homeless services providers soliciting referrals and offering to conduct workshops for residents on such topics as job search, interviewing skills, and resume preparation. Homeless clients account for 10-15% of the CEP clientele or 50-60 persons each year.
- Based in the **Multi-Service Center for the Homeless**, the **Cambridge Student Partnership**, provides individualized job search assistance to both homeless and non-homeless persons. NSP staff, working in cooperation with Health Care for the Homeless, can also help disabled homeless persons develop the documentation of disability needed to qualify for federal voc rehab services. No referral is needed.
- **North Charles, Inc's** "Community Career Links" program, funded by the State's Department of Mental Health, can help homeless persons with diagnosed psychiatric disabilities access a range of employment services, including supported and transitional employment, vocational training, and job search assistance. Access - by referral or self-referral – requires proof of prior hospitalization for psychiatric illness.
- The **Cambridge Department of Veterans Services** helps eligible wartime veterans (homeless and non-homeless) access government funded job training and vocational rehabilitation benefits. Access is by referral or self-referral.
- Any sober homeless persons may apply to sell **Spare Change**, a newspaper produced by homeless persons, as a street vendor. Vendors are paid on commission. Spare Change is a program of the Homeless Empowerment Project.

Boston- and Somerville-Based Programs to Which Cambridge Continuum Clients Are Sometimes Referred

- **Impact** (a Boston SHP-funded program) provides career counseling and job search assistance to work-ready homeless persons with a Boston connection. Access is by case manager referral, by appointment.
- With funding assistance from an SHP grant, **Community Work Services** (in Boston) offers homeless persons with a Boston connection a range of employment services by referral, including help documenting eligibility for vocational rehabilitation services, help building work skills, including access to supported employment, and help with mainstream job search.
- **CASPAR's GEAR**, an SHP-funded program in the Somerville Continuum, offers homeless persons with a Somerville connection access to supported employment in its used clothing sorting facility and retail store. Access is by referral or self-referral.

- With the help of SHP funding, **St. Francis House**, a Boston-based shelter and drop-in center, offers a range of basic work-readiness training programs for homeless persons who want to work, but lack the prerequisite skills and/or self-confidence. Access is by referral or self-referral.

Supportive Services: Child Care and Family Support: Services in Place & How Homeless Persons Access Assistance

The primary source of child care for homeless families in Cambridge shelters and transitional housing is the **Salvation Army's "Our Place"**, which provides weekday child care from 8:30AM-3:15PM. Access is by application to the program. (Participating children who require medical attention are seen by the medical director of the Health Care for the Homeless clinic which operates elsewhere in the building. Parents, in turn, receive instruction in managing their children's health needs from the Family Health Care Case Manager (FHCCM) who makes regular visits to family shelters, under Health Care for the Homeless' SHP-supported grant program. The link between the medical director and the FHCCM allows parents to receive immediate feedback and instruction with regard to supporting their children's return to health.)

A more limited source of child care for these families is the **Cambridge Head Start** program, which serves both homeless and non-homeless low income families. The program, which operates in two locations, offers more extended hours of child care (from 8-5:30) but only for children ages 2.9 to 4, and only to households where the caregiver has at least 30 hours/week of school, work, or training. Access is by application to the program.

Because homeless families aren't necessarily in shelter at the start of a school year (or in the spring or summer, when non-homeless parents are getting their children on waiting lists), they are at a disadvantage in competing for mainstream child care slots, even if they have a State voucher. The **Child Care Resource Center**, with up-to-date info about vacancies in mainstream child care, can help parents find the occasional open slot.

The School Department's **Family Resource Center** is the lead agency for addressing the needs of McKinney-eligible homeless school-age children. The Family Resource Center annually applies for and receives federal Department of Education McKinney funding to provide a range of supportive services for eligible children, including academic supports, scholarships for after-school and summer programming, transportation to assist homeless children in continuing to attend the schools located in their community of origin, etc. Access is by contacting the program. Because enrollment in the Cambridge Public Schools depends on proof of local address, the Family Resource Center is able to proactively reach out to any child whose address is a shelter or homeless program, and to any child whose family has difficulty providing proof of address due to their being illegally doubled up.

The **City of Cambridge** offers a rich mix of **Community School** (after-school) programs for school-age children and a very low cost **licensed pre-teen after-school childcare program**. Scholarships are available to pay for participation by low income children in classes or activities. The challenges to participating in these programs are (a) the semester-based schedule which excludes children whose parents aren't able to enroll them at the September and January registration events, and (b) the logistics of parent pick-up of the child at the end of the day. Too often, it proves easier for children to return to the shelter after school than to attend supplemental activities. Access is by application.

Families in shelter during the summer months can send their children to **summer camps** operated by the Cambridge Community Schools program. Full scholarships are available through the McKinney and Special Education programs of the School Department (with federal McKinney funding support) and from the Community Schools (municipally funded). Again, the challenge faced by homeless families is being in the right place at the right time (registration night) to compete with mainstream families for slots in the programs. Access is by application.

Homeless families in Cambridge shelters can access a range of shelter-based services for their children:

- The **Cambridge School Department's Home-Based** program provides in-shelter parenting support for homeless families with children age 18 months to 4 years (to age 5 if the family's primary language is not English). Access is by application.
- The **Early Intervention program** offers parenting support and a range of child-focused services to families with at-risk children age 0-3. (All homeless children are considered to be at-risk.) Access is by application to the program.
- **Tutoring Plus** can send volunteer tutors to the Hildebrand family shelter to help young school-age children with their studies. Access is by requesting assistance.
- The **Cambridge Public Library** sponsors a reading aloud program that can send volunteers (as available) to both family shelters on a weekly basis. Services are available to any shelter residents present at the visit.
- **Bright Horizons**, a for-profit child care provider, operates a charitable program sponsoring trained volunteers who lead supervised play at family shelters on a weekly basis. The operation of the program depends on the availability of trained volunteers. Services are available to any child present at the time of the volunteer's visit.
- **Health Care for the Homeless'** family shelter-based Family Health Care Case Manager, funded in part by an SHP grant, makes regular and as-needed visits to the family shelters (and to Transition House) offering a mix of health education and counseling, parenting support, health care advocacy, and, as needed, primary care to parents and children. Services are offered proactively, and require no referral or application.

Women with children staying at **Transition House** access on-site child care, since their 90-day stays are insufficient to allow them to obtain mainstream child care. A child advocate on staff works with parents and children to address emotional or behavioral problems that may have resulted from a child's victimization or witnessing of violence, or from other deprivations during early family life.

Homeless women with children in either of the Cambridge-based transitional housing programs (**Shelter Inc.'s Midpoint** program and **Transition House's TLP**) receive the support of case management staff in obtaining mainstream child care services for their children. Services are offered proactively to all program participants, as a matter of course.

Supportive Services: Transportation: Services in Place & How Homeless Persons Access Assistance

The City of Cambridge is well served by public transportation operated by the **Metropolitan Boston Transportation Authority (MBTA)**: a network of buses and two subway lines provide access to housing, municipal services, shopping, health centers, and recreational destinations. For persons who have documented disabilities which impair their access to public transportation, and which require them to utilize para-transit which can provide door-to-door access, the MBTA operates **The Ride**. The City contracts with **SCM**, a private non-profit wheelchair accessible van transportation service for use by elderly and disabled Cambridge residents in getting to medical and other important appointments. Elders and persons with disabilities who obtain a **special MBTA identification card** can use public transportation for 25 cents per ride.

Case management staff from the various residential programs, staff from HomeStart's Field-Based Case Management program, student staff from the Cambridge Student Partnership office, and staff from the City's Commission for Persons with Disabilities can all provide assistance to disabled homeless persons in applying to the MBTA for a discounted transit pass, or in completing the applications to use The Ride or SCM.

There is no special discount transportation program available to low income or homeless persons who lack a qualifying disability. One of the most significant challenges faced by homeless persons searching for employment or housing, or

attempting to travel to health or social service providers that are beyond walking distance is paying for the transportation they need.

Shelters and transitional housing programs and sponsors of drop-in programs periodically receive donations which allow them to purchase **tokens** for their guests. However, such access is erratic. HomeStart's Field Based Case Management program oversees a small "**Missing Link**" **Fund**, which provides tokens to residence-based programs for use by their clients. The Multi-Service Center manages a small loan fund which can also offer homeless clients funds for a transit pass. Very limited access to this fund is typically by referral from a case manager.

The Cambridge Continuum offers two specialized transportation services:

- **CASPAR's First Step Street Outreach** program can transport unsheltered homeless persons to a shelter or a daytime drop-in program where they can receive assistance (if they cannot safely get there on their own), or to the Cambridge Hospital's Psych ER, where they can be evaluated for admission to a detox or inpatient unit. Their van can also provide transportation to a detox, if a bed has been reserved.
- **St. Patrick's women's shelter** provides van transportation from the Multi-Service Center in Central Square to its shelter in neighboring Somerville. Access to the shelter is based on space availability; if there are more women than beds, a lottery determines access to beds.

Supportive Services: Other Supportive Services: Services in Place & How Homeless Persons Access Assistance

Housing Search assistance is one of the most important supportive services offered by the Continuum. (See the earlier description of "case management services" for information about "stabilization" services furnished to persons after placement in housing.)

- Homeless families staying at the Hildebrand or YWCA family shelters are referred by shelter staff to **Housing Assistance Program (HAP)** staff at the **Multi-Service Center** for housing search help and related case management.
- Homeless women (with or without children) at the **Transition House** shelter for battered women receive in-house housing search support.
- The large majority of homeless individuals receive housing search support from two SHP-funded programs: (a) **HomeStart's Housing Placement Services** program (serving clients who are relatively independent and who have other case management support; a referral from the case manager is required), and (b) **HomeStart's Housing Resource Team** (serving all other homeless clients, i.e., clients that need greater help finding an apartment, representing themselves in visits with landlords, completing housing/subsidy applications, etc.; access to service is by referral or self-referral) To the extent that an HRT client has other needs which must be addressed in order to ensure a successful housing search (e.g., outstanding legal or credit problems, outstanding substance abuse or mental health problems, lack of adequate income, etc.), they are referred for concurrent assistance from **HomeStart's Field-Based Case Management** program.
- Homeless persons whose services are funded by the Mass. Department of Mental Health may be directly referred for housing search and post placement stabilization services from CASCAP's Intensive Housing Support Program (IHSP).
- Veterans can obtain housing search assistance from the Boston-based **Veterans Benefit Clearinghouse** or, if they stay at the **New England Shelter for Homeless Veterans** (in Boston), from shelter staff.
- A designated staff person at the **Multi-Service Center** provides housing search assistance (and other case management support) to homeless (and at-risk) elders and persons with disabilities who are not served by the HRT or other programs. Access to her assistance is by referral or self-referral at the Multi-Service Center or the Cambridge Senior Center.

- **Bread & Jams** offers its clients help with non-traditional housing search (i.e., finding shared apartments, roommate situations, etc.)

- Various sources of grant and loan funding are available to assist clients with the often daunting **move-in costs associated with a transition to permanent housing**. Access to all these funds is by referral from a residential case manager or housing search staff; fund access may be contingent on a person or family's effort to share in the cost of moving, including the accrual of savings during homelessness.
 - Multi-Service Center staff can help families and individuals transitioning out of homeless and into housing access special funds (the **Families to Families Fund**, the **Cambridge Housing Assistance Fund (CHAF)**, the **New Lease Fund**, the **Cambridge Fund for Housing the Homeless**, and the **Second Step Fund**) which can help cover the up-front cost of relocation to a new apartment (e.g., last month's rent, security deposit, realtor's fees, moving fees). The CHAF is jointly managed with HomeStart.
 - A fund managed by **HomeStart** provides short-term limited rental subsidy, and limited assistance with up-front costs of moving.

The **Mass. Coalition for the Homeless** provides **free furniture and home furnishings** to all referred/self-referred individual and family clients moving from shelter or transitional housing to permanent housing. Homeless individuals and families transitioning to housing (or their agency sponsors) must procure and cover the cost of moving services.

The Cambridge Continuum includes a mix of mainstream **legal services** for low income persons and homeless-specific legal services addressing issues not typically within the purview of mainstream programs:

- Cambridge & Somerville Legal Services (CASLS), Cambridge Legal Services and Counseling Center (CLSCC), and the student-run Harvard Legal Aid Bureau provide legal assistance to income-eligible homeless and non-homeless persons appealing denial of government benefits or public housing, or seeking protection from domestic violence. No referral is required for income eligible persons. City funding enables CASLS to serve persons whose incomes are above the poverty level; a referral from Multi-Service Center (MSC) staff is required.
- The Cambridge Human Rights Commission addresses housing discrimination experienced by homeless or other persons. No referral needed
- Shelter Inc.'s Community Legal Assistance Project (CLASP), funded in part by an SHP grant, provides "gap-filling" legal assistance to homeless persons: services available on a drop-in basis and addressing problems not ordinarily addressed by mainstream publicly-funded legal services programs: e.g., child custody, child support, credit, criminal history, Internal Revenue Service, and immigration-status-related problems that might stand in the way of employment or permanent housing. Homeless persons access these services through case manager referral or self-referral. Clinics are scheduled at different sites during daytime, evening, and weekend hours. Assistance is by referral or self-referral, on a walk-in or appointment basis.

The Cambridge Continuum offers homeless persons **voicemail services** through Project Connect, an SHP-assisted project of Shelter Inc. Services are offered to homeless people who are engaged in a housing search, employment search, or related activities, or who need voicemail to stay in touch with a case manager or other health or social service provider, or to remain untraceable by an abusive person that they have fled. Voicemail enables clients to reliably receive messages from prospective landlords and prospective employers, non-residence-based case managers, legal service providers, fiduciary services program staff, and housing search workers. Homeless persons may obtain voicemail from the Multi-Service Center, Solutions at Work, Bread & Jams, On the Rise, the Shelter Legal Services program, Shelter Inc., the YWCA, Transition House, HomeStart, or by directly contacting Project Connect. Access is by referral or self-referral to persons who can document homelessness.

Homeless Strategic Plan (91.215 (c))

1. *Homelessness—Describe the jurisdiction's strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section). The jurisdiction's strategy must consider the housing and supportive services needed in each stage of the process which includes preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living. The jurisdiction must also describe its strategy for helping extremely low- and low-income individuals and families who are at imminent risk of becoming homeless.*
 2. *Chronic homelessness—Describe the jurisdiction's strategy for eliminating chronic homelessness by 2012. This should include the strategy for helping homeless persons make the transition to permanent housing and independent living. This strategy should, to the maximum extent feasible, be coordinated with the strategy presented Exhibit 1 of the Continuum of Care (CoC) application and any other strategy or plan to eliminate chronic homelessness. Also describe, in a narrative, relationships and efforts to coordinate the Conplan, CoC, and any other strategy or plan to address chronic homelessness.*
 3. *Homelessness Prevention—Describe the jurisdiction's strategy to help prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless.*
 4. *Institutional Structure—Briefly describe the institutional structure, including private industry, non-profit organizations, and public institutions, through which the jurisdiction will carry out its homelessness strategy.*
 5. *Discharge Coordination Policy—Every jurisdiction receiving McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds must develop and implement a Discharge Coordination Policy, to the maximum extent practicable. Such a policy should include "policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons." The jurisdiction should describe its planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how the community will move toward such a policy.*
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The City of Cambridge is in the process of concluding a 10 Year Plan development process. The Plan will probably be voted on by the City Council in the next few weeks. The 10 Year Plan builds upon the work done by the Continuum of Care planning process, and is expected to include an endorsement of a continuation of the work of the Homeless Services Planning Committee, which brings together government officials, providers, homeless and formerly homeless persons, and other interested segments of the Cambridge community.

In last year's SuperNOFA application to HUD, the Cambridge Continuum described the following strategy and goals for addressing chronic homelessness:

(ii) Current Chronic Homelessness Strategy.

As indicated in the CoC Homeless Subpopulations Chart, and as explained in the narrative of Form HUD 40076 CoC-I, we estimate that there are 190 sheltered and 54 unsheltered chronically homeless persons in Cambridge. Although these numbers suggest a higher-than-average prevalence of chronic homelessness, we believe that they reasonably reflect the populations targeted and served by our shelters, transitional housing, and street outreach programs. As described in the Housing Activity Chart,

CASPAR's "wet" shelter, whose clientele is almost entirely chronically homeless, constitutes nearly 50% of our Continuum's year-round and seasonal shelter capacity. The Salvation Army, our second largest shelter, estimates that 80% of its guests are chronically homeless. Even Shelter Inc., which targets persons who are working or otherwise making a serious effort to turn their lives around, reports that 50% of its guests (point-in-time) are chronically homeless.

As described in the following charts, our strategy for ending chronic homelessness is focused on two goals:

- **Preventing and minimizing the incidence of homelessness among Cambridge residents with disabilities.** Cambridge residents with disabilities live in three distinct types of housing, each of which requires its own approach to prevention: (a) non-program permanent housing, (b) housing operated in conjunction with systems of care funded or operated by State agencies, (c) housing operated in conjunction with systems of care funded or operated by the City of Cambridge.
- **Promptly and effectively addressing the needs of disabled persons who are homeless in Cambridge,** so as to minimize the time it takes for them to successfully transition into permanent housing (independent or supported).

Goal (1a) Preventing / minimizing the incidence of homelessness among Cambridge residents with disabilities living in non-program permanent housing (including private housing (subsidized and unsubsidized) and public housing).

This is the population targeted by the considerable **prevention resources** described in Form HUD 40076 CoC-F. Disabled persons living in public housing are afforded additional services and protections against becoming homeless: each building is assigned a social service coordinator who is responsible for ensuring that residents are linked to mainstream resources. When lease violations (e.g., nonpayment of rent, destructive or disruptive behaviors) jeopardize the tenancy of a public housing resident with a disability, this service coordinator offers her/his assistance in developing a plan to address the problem, including identifying and linking the tenant with appropriate mainstream providers. If the tenancy remains at risk, the service coordinator makes a referral to legal services for representation in any ensuing eviction case, and, if needed, offers the resident help finding an alternate residential placement with a more intensive mix of services.

Goal (1b) Preventing / minimizing the incidence of homelessness among Cambridge residents with disabilities living in Cambridge-based housing operated in conjunction with "systems of care" funded or operated by State agencies.

The State of Massachusetts has Certified to HUD its commitment to prevent homelessness-causing discharges from its systems of care, including programs operated or funded by the Departments of Mental Health, Mental Retardation, Public Health (substance abuse programs), Corrections, Youth Services (juvenile corrections), Social Services (foster care and domestic violence shelters), and Medical Assistance (nursing homes and rehab hospitals). That commitment is

reiterated in the State's 10 Year Plan to End Chronic Homelessness. However, as has been discussed at statewide meetings of State officials and representatives from local Continuums, there has been some "slippage" between intention and implementation. Persons leaving prisons and substance abuse treatment programs operated by the State are somehow ending up in shelters and on the streets. The State has signaled its commitment to revisit and strengthen efforts to address the problem: discharge planning for Corrections has been reorganized, and the Associate Commission of the Department of Transitional Assistance, the State's lead agency for addressing homelessness, committed to setting up a meeting with the Lieutenant Governor to discuss the problem. The City of Cambridge is an active participant in statewide meetings, reflecting the Continuum's commitment to working with the State to ensure that local resources will be available and ready to work with State agencies and their vendors to ensure that when properly notified about a planned discharge from a Cambridge-based program, appropriate available resources will be offered to support efforts to prevent the person from becoming homeless.

Goal (1c) Preventing / minimizing the incidence of homelessness among Cambridge residents with disabilities living in Cambridge-based housing operated in conjunction with "systems of care" funded or operated by the City.

As a HUD grantee, the City of Cambridge has Certified its commitment to prevent homelessness-causing discharges from its systems of care. The only system of care funded by or through the City (i.e., by municipal dollars or CDBG, ESG, or SHP grants) is the network of permanent supported housing (PSH) projects, including S+C projects operated as part of the CoC. The City does not operate any inpatient care programs, does not administer any correctional facilities, and does not operate any child protective services programs. The City's ability to prevent homelessness-causing discharges, then, stems from our leverage as a direct and pass-through funder of those PSH programs for homeless persons. **Our Continuum is in the second year of successful implementation of a written policy on preventing homelessness-causing discharges from PSH and S+C projects** (described in Form HUD 40076 CoC-D).

Goal (2) Promptly and effectively addressing the needs of disabled Cambridge residents who have become homeless

To address the needs of disabled persons who have become homeless, the Cambridge CoC includes a diverse mix of residential and supportive services programs offering **interim support for meeting their basic needs** (a safe place to sleep, food, clothing, health and mental health care, addiction services), and **remedial support** to help them develop the skills, resources, and self-confidence they need to obtain and retain permanent housing. The new PSH projects that HomeStart has just begun to implement and the HomeStart project for which we are herein seeking funding will augment our "toolkit" with a combination of

specialized housing subsidies and services that can accelerate the transition of chronically homeless persons from homelessness to permanent housing.

As described in Forms HUD 40076 CoC-F and HUD 40076 CoC-G, our Continuum offers a **flexible** and **effective** mix of **emergency, residential, and supportive services** that can address the distinct needs of homeless people with mental, emotional, or substance abuse disabilities, or HIV/AIDS. Recognizing that people become homeless for different reasons, face different obstacles to gaining housing and stability, and bring a unique mix of strengths to their situations, our Continuum has **multiple portals of entry** and incorporates a **range of proven service delivery approaches**. As noted previously, these services enabled us to successfully transition at least 73 chronically homeless persons to permanent over the past year (on top of 101 such placements last year). (The number of chronically homeless persons placed in housing is probably higher, but (1) providers are typically conservative in labeling specific clients as having a disability if the client doesn't have disability-related benefits and/or isn't engaged in a formal treatment program), and (2) not all clients are honest about the extent of their prior homelessness, and so, are not counted as chronically homeless.)

Our Continuum includes both programs that can expedite the progress of disabled persons who are ready and motivated to overcome the obstacles to housing (e.g., housing placement assistance, fiduciary services, legal services, etc.), as well as services designed to reach out to, encourage, and support disabled persons who are reluctant or unable to seek out the services they need: (a) a street outreach program targeting unsheltered disabled homeless, (b) a field-based case management program that targets sheltered persons who don't have the wherewithal, initiative, self-confidence, or hope to escape the "shelter shuffle" and (c) drop-in programs targeting chronically homeless men, women, and youth/young adults that incorporate an outreach and relationship-building component designed to create personal connections that will inspire the trust that helps disengaged chronically homeless persons take that next step.

As noted previously, the prospect of a gradual progression from shelter to transitional housing to permanent housing is not always an adequate incentive for disengaged and service-resistant chronically homeless persons. As part of this current SuperNOFA application, HomeStart is requesting funding for a top priority new PSH project for leasing and services which would enable us to offer accelerated housing and services to 20 disabled homeless persons including at least 14 chronically homeless persons. Several other recently funded PSH projects, sponsored by Shelter Inc., HomeStart, and New Communities Services will enhance our ability to transition chronically homeless persons to permanent housing.

(iii) Future Goals and Action Steps to End Chronic Homelessness:

Goal	Action Steps	Responsible Party	Target Date
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Goal	Action Steps	Responsible Party	Target Date
1. Expand the capacity of the Continuum to successfully transition chronically homeless persons to housing.	<p>Implement 38 newly funded scattered site units of PSH for homeless persons with disabilities</p> <p>Implement 8 new public housing-based units of PSH for homeless persons with disabilities</p> <p>If Cambridge receives funding, implement new PSH project from recent chronic homelessness SuperNOFA for re-captured HOME funds (Cambridge was #11 out of 10 funded communities.)</p> <p>Implement another 20 new units of leasing and services PSH for homeless persons with disabilities if this year's bonus project is funded by HUD.</p>	<p>HomeStart</p> <p>New Communities</p> <p>Just-a-Start (housing development) HomeStart (supportive services)</p> <p>HomeStart</p>	<p>begin leasing & services: 7/1/04 full utilization: 10/31/04</p> <p>implementation began upon conditional notification in 12/03. Units expected to be filled by 9/04</p> <p>hoped-for notification of funding: 11/1/04 development: 2005 lease-up & services: 2006</p> <p>grant execution: 6/15/05 begin leasing & services: 7/1/05 full utilization: 9/30/05</p>
2. More accurately track prevalence of chronic homelessness, and Cambridge CoC's progress addressing the problem	Fully implement HMIS in the Cambridge Continuum.	Cambridge DHSP, jointly with the Center for Social Policy at UMass Boston	<p>1st Continuum-wide unduplicated count (7/1/04-9/30/04): 10/31/04</p> <p>Implement AHAR: 10/1-12/31/04</p> <p>Continual improvements: ongoing</p>
3. Enhance Continuum effectiveness in linking homeless clients to mainstream benefits and programs	<p>Refine printed resource materials to enhance usability, comprehensiveness, and currency of existing manuals, and disseminate extensively.</p> <p>Conduct provider staff trainings on mainstream benefits eligibility assessment and client enrollment, using revised resource materials</p> <p>Implement Fact Sheet Library and Support Conference components of on-line data base (www.CambridgeSomervilleResourceGuide.org), providing web links to benefits applications, guidelines, and eligibility assessment tools, and allowing provider staff to more effectively obtain, share, and solicit help in addressing unmet needs.</p> <p>As State's Virtual Gateway makes on-line application for benefits possible, ensure that provider staff are prepared to utilize these resources.</p>	<p>DHSP, with help from HomeStart and legal service providers</p> <p>DHSP, HomeStart, Cambridge Student Partnership, and Cambridge/Somerville Legal Services</p> <p>DHSP</p> <p>Mass. Department of Transitional Assistance (DTA)</p>	<p>9/1/04</p> <p>10/15/04-11/30/04</p> <p>12/31/04</p> <p>2005-2006, depending on progress of State DTA in implementing Virtual Gateway</p>
4. Develop a Cambridge Ten	Name members of 10 Year Plan Executive Committee	City of Cambridge, under the joint	members named: 10/15/04

Goal	Action Steps	Responsible Party	Target Date
Year Plan	Convene Executive Committee to map out the planning process; hold hearings to inform process; identify key components; flesh out and vet plan. Announce 10 Year Plan	leadership of City Manager Robert Healy and Mayor Michael Sullivan	first meeting: 11/17/04 Plan published: 10/31/05

Discharge Coordination Policy

In the 2004 SuperNOFA, the Cambridge Continuum described the following discharge coordination policy:

Preventing Homelessness-Causing Discharges from Cambridge-Based Systems of Care:

The City of Cambridge is in the second year of **successful implementation** of policies and procedures to prevent homelessness-causing discharges of persons from publicly funded institutions or systems of care that are subject to its control. Since the only such systems of care funded by or through the City of Cambridge are the PSH projects, including Shelter Plus Care (S+C) projects, for which the City serves as grantee, the aforementioned policies and procedures apply specifically to such projects. Briefly, the policies and procedures specify that:

- PSH sponsors shall minimize the use of homelessness-causing discharges, including withdrawal of subsidy that might lead to eviction and homelessness, reserving such discharges for behaviors posing a serious or imminent threat to the wellbeing or safety of the client or staff or other clients or neighboring tenants, or that represent a serious violation of the lease or subsidy agreement.
- To the extent possible and practicable, and subject to the PSH sponsor's need to protect the safety and wellbeing of the client, other program clients, staff, or other tenants, the sponsor's response to non-compliant behavior shall be incremental in severity, and shall include timely warnings that require and afford the client a chance to repair such non-compliance and prevent future non-compliance.

To minimize the number of situations necessitating such discharges, the policies and procedures require PSH sponsors to (1) routinely inform and remind clients about the rules and standards of program participation, and where necessary, provide assistance to clients who require help in understanding those rules and standards; (2) periodically offer clients the opportunity to review their individualized service plans and to modify the service plan as needed; and (3) establish a grievance procedure allowing clients the opportunity to contest disciplinary actions.

If discharge of a non-compliant client becomes necessary, the PSH sponsor must offer the client timely assistance with discharge planning, including referral to appropriate supportive services, so as to facilitate as smooth as possible a transition to an alternate living arrangement.

Coordination and Cooperation with Systems of Care Outside the Control of the City of Cambridge:

In addition to preventing homelessness-causing discharges from its own systems of care, the Cambridge Continuum stands ready to work with agencies funded by and through other units of government to ensure that persons appropriately discharged from publicly funded institutions or systems of care are afforded access to the necessary locally available resources so that they do not become homeless.

- **Collaboration with Publicly Funded Health Care Delivery Systems:** Continuum staff representing the City’s Department of Human Services (DHSP, the lead agency of the Continuum), Multi-Service Center, Cambridge Health Care for the Homeless, Salvation Army, Tri-City Mental Health Center, and CASPAR have met regularly since March 2003 with staff from relevant departments of the Cambridge Health Alliance (psychiatry, addictions, emergency services) to explore and implement strategies for strengthening collaboration on service delivery and discharge planning for already-homeless persons admitted for short-term acute hospitalizations.
- **Collaboration on Statewide Advocacy to Reduce Transitions from Incarceration to Homelessness:** Representatives from the DHSP and HomeStart are ongoing participants on a statewide committee convened by the Mass. Housing and Shelter Alliance (MHSA) to advocate for and support appropriate discharge planning for ex-offenders leaving State- and County-funded corrections.
- **Participation on State-Convened Advisory and Planning Bodies To Address and Prevent Homelessness:** Representatives from key Cambridge CoC providers (HomeStart, Tri-City, and Shelter Inc.) and the DHSP attended a policy forum to advise the Governor’s Executive Commission for Housing the Homeless. DHSP staff has been an active member of an ongoing statewide committee of Continuum representatives, convened by the Mass Department of Transitional Assistance (DTA), to enhance collaborative efforts to address and end homelessness. The need to address “slippage” in implementation of discharge plans by State-funded systems of care (especially corrections and substance abuse treatment), the need for alternative residential programs, and the need to enhance access to State-administered mainstream benefits programs have been recurring themes at these meetings. At the most recent meeting of the statewide advisory committee, called for and hosted by the Cambridge Continuum to support a more coordinated approach to 10 Year Plan development between the State and local Continua, high-level staff from the DTA committed to convene a meeting between Continua representatives and the Lieutenant Governor to discuss these issues. We also discussed how the ability of local Continua to prevent new instances of homelessness, to transition families and individuals out of homelessness and into housing, and to support retention of housing by recently homeless individuals and families is heavily dependent on the adequacy and accessibility of State-funded mainstream resources. Bi-monthly meetings will continue to focus on the interconnected issues of discharge planning, 10 Year Plan development and implementation, and enhancing access by homeless persons to State-funded programs and resources.

Monitoring of McKinney-Funded Programs

The City of Cambridge Department of Human Services Programs will monitor SHP-funded programs on an annual basis by reviewing agency audits, by monitoring monthly billing forms (which should document implementation of any match requirements), by conducting annual site visits (addressing both programmatic and fiscal matters), and by conducting forums with homeless persons and collecting any feedback they have about program services.

Annual site visits address a range of programmatic matters, including but not limited to: source, referral, and intake process for clients, including reasons why applicants might be excluded; verification of homelessness in accordance with McKinney program requirements; consistency of program services – both quantity and nature of services – with commitment to HUD in grant application; evidence (documentation) of client assessment, service plan development and implementation, and tracking of outcomes; provision for client feedback about services; collaboration with other Continuum and mainstream service providers; submission of timely and complete reporting, including Annual Progress Reports describing accomplishments vis-à-vis agreed-upon performance measures; and participation in HMIS.

Obstacles to Addressing Homelessness

Obstacles to addressing homelessness include the insufficient supply of housing that is affordable to persons with very low incomes (e.g., at or below 30% of the Area Median Income); the high cost of developing such housing, particularly in light of the lack of Section 8 (Housing Choice) vouchers that can be project-based; limited housing development resources, and competing pressures to develop and protect the availability of housing that is affordable to individuals and families from diverse socioeconomic segments of the community; limitations on the availability of case management, substance abuse treatment, and mental health services needed to support chronically homeless persons that have transitioned into housing; limited employment options for homeless individuals and heads of households, which constrain their ability to sustain independent living, and limited short-term education and training options for enhancing their employability; limited employment and housing options for persons with histories of incarceration, credit or debt problems, and/or tarnished housing histories. Domestic violence, substance abuse, mental illness, and/or employment-ending illness or disability can put both individuals and families at heightened risk of homelessness. To the extent that companies do not offer sick time to employees, low income single parents with occasionally sick children who cannot attend school or child care are at risk of job loss and, therefore, homelessness.

In addition to these obstacles, the fact that homelessness is regional in nature makes it difficult to speak about ending homelessness in a single community like Cambridge, especially if, as each shelter or transitional housing resident transitions to a “higher” level or out of homelessness, another individual or family replaces that resident from somewhere in the large metropolitan area of which Cambridge is only one small community.

- Family shelters are primarily funded by the State’s Department of Transitional Assistance, which places homeless families in the next available shelter bed within a fairly substantial radius. Domestic violence programs specifically seek to house battered women and their children in communities where their abuser cannot find or access them. Ending family homelessness in Cambridge would require either closing the family and DV shelter beds or, more humanely, implementing a more effective statewide program for preventing family homelessness and more

immediately housing DV victims. By virtue of the precarious nature of their finances, a portion of the large number of economically marginal families across the State is at risk of homelessness all the time. Although locally administered prevention programs (described elsewhere in this document) help avert the homelessness of precariously housed Cambridge families. The State is hoping that more expansive implementation of the new Residential Assistance to Families in Transition (RAFT) program will help additional families avoid homelessness. Risk of homelessness is, of course, compounded by substance abuse, mental illness, and domestic violence. To the extent that family homelessness is, at least partly, economic in origin, ending such homelessness will also require a combination of more affordable housing whose costs are tied to family income, and more successful efforts to upgrade the skills and employability of family heads of households, so that they are better prepared to gain and hold jobs that offer a living wage and benefits. Given the high cost of child care, the inadequate availability of subsidies also constitutes an obstacle to addressing homelessness, in that child care competes with rent and food for the limited resources of low income family households.

- Individual shelters are also largely funded by the State’s Department of Transitional Assistance; however, beds are offered to individual applicants on a space-available basis, and placements are not arranged by any single entity. (Although, as in the case of battered families, individual domestic violence victims are placed in communities where they will be at reduced risk of discovery or battery by their abusers.) The obstacles to ending individual homelessness include nearly all of the obstacles described in the previous section. In addition, homeless services providers feel the “trickle-down” impact of 20,000-plus discharges from the State and County corrections systems every year. Although the State has committed to preventing homelessness-causing discharges, when inmates leave the custody of the State or County, they are at liberty to go wherever they choose. In addition to challenges posed by the ongoing incidence across the State (and country) of homelessness caused by poverty, job loss, relationship failure, substance abuse, mental illness, and/or domestic violence, the obstacles to closing the “front door” to homelessness in Cambridge include a statewide shortage of residential alternatives for ex-offenders, the as-yet imperfect discharge planning process from the corrections system (none of which is under the control of the City of Cambridge), and a preference among prison inmates for “wrapping” their sentences and avoiding supervised release.

SHP Grants Utilized by the Cambridge Continuum of Care (annualized)

Sponsor / Program

(Except as noted, the Grantee for all projects is the City of Cambridge; the Cambridge Housing Authority is the Grantee for two Shelter Plus Care projects)

Cambridge; the Cambridge Housing Authority is the Grantee for two Shelter Plus Care projects)	avg year supp	avg year svcs operation	avg year leasing	Proposed #yrs	2005 cost	w/ admin
Perm. Supportive Housing						
CASCAP Cambridge St. (3 units) - development only	0	0	0			
CHA Condos (5 units) - development only	0	0	0			
CHA St. Pauls Residence (9units)	4,067	5,377	0	1	9,444	9,916.0
Shelter Inc. McKey House (9 units)	16,000	17,333	0	1	33,333	34,999.0
Transition House Scattered Site PSH (6 units)	46,087	0	108,240	1	154,327	162,043.0
New Communities: 116 Norfolk Street PSH (under dev't)	16,880	0	0	1	16,880	17,724.0
HomeStart Key #1 Scattered Site PSH (24 units)	84,751	9,947	354,300	1	448,998	471,447
HomeStart Key #2 Scattered Site PSH (14 units)	59,616	6,631	206,675	1	272,922	286,568
HomeStart Open Door Scattered Site PSH (20 units)	31,000	11,110	272,400		Expires in 2008	
Transitional Housing						
North Charles Bridge men's transitional (5 units)	24,629		18,000	1	42,629	44,760.0
CASPAR GROW House women's transitional (7 units)	42,537	13,206		1	55,743	58,530
CCAA men's transitional (5 units)			26,557	1	26,557	27,884.0
CCAA women's transitional (5 units)			29,814	1	29,814	31,304.0
Shelter Inc. Common Ground women's transitional (5 units)	61,756	16,114		1	77,870	81,763
Shelter Inc. MidPoint family transitional (6 units)	51,766	750		1	52,516	55,141
Transition House - Transitional Living Program (9 units)	55,000			1	55,000	57,750

Supportive Services

B&J self advocacy center	45,800	12,000	1	57,800	60,690.0
CASCAP fiduciary	31,086		1	31,086	32,640
Tri-City MH First Step Street Expansion	48,612		1	48,612	51,042
North Charles relapse prevention	18,598		1	18,598	19,527.0
CASPAR First Step Street Outreach	131,253		1	131,253	137,815
CCAA Youth on Fire	33,728		1	33,728	35,414
CLC project LIFT	32,000		1	32,000	33,600
HC f/t H Family Health Care Case Management	13,701		1	13,701	14,386
Hildebrand Family Stabilization	35,200		1	35,200	36,960
HomeStart Field Based Case Management	49,805		1	49,805	52,295.0
HomeStart housing search	19,396		1	19,396	20,365
HomeStart Housing Resource Team (HRT)	142,065	20,160	1	162,225	170,336
Shelter Inc. - Project Connect voicemail	12,400		1	12,400	13,020
Shelter Inc. - CLASP (Legal)	58,098		1	58,098	61,002
U Mass Boston HMIS	28,192		1	28,192	29,601

Shelter Plus Care (Renewals)

Shelter Plus Care – 7 Families with HIV/AIDS		118,200	1	118,200	118,200
Shelter Plus Care – 9 Individuals with Disabilities		116,316	1	116,316	116,316
Shelter Plus Care – 30 Individuals with Mental Illness (15) or HIV/AIDS (15) ESTIMATED		369,000	1	369,000	369,000

Other Mainstream Resources

Mainstream Resources	Use of Resource in CoC System for <u>Homeless</u> Persons (e.g., rehab of rental units, job training, etc.)	Specific Project Name	\$ Amount or number of units/beds provided in last <u>2 years</u> specifically for the <u>homeless</u>
CDBG	<ul style="list-style-type: none"> Case manager (~1/3 of caseload is homeless elders & persons with disabilities (2003 and 2004) Homeless families' housing search coordinator (2003) Case manager (~1/3 of caseload is homeless adults) (2004) 	Cambridge Multi-Service Center	Pro-rated share: \$35,220 (FY 2003) \$22,152 (FY 2004)
CDBG	Staffing and other support for program that gleans food for food pantries, homeless shelters, meal programs, etc. Homeless shelters use approx. 10% of the food.	Food for Free	Pro-rated share: \$3,750 (FY 2003) \$3,750 (FY 2004)
CDBG	Staffing for the sober pre-transitional program in CASPAR's "wet" shelter	Access program in CASPAR's Emergency Service Center	\$20,000 (FY 2003) \$20,000 (FY 2004)
CDBG	Transitional housing staffing (approx. 33% of the position's responsibility)	YWCA Transitional Housing for women	Pro-rated share: \$3,608 (FY 2003)
CDBG	Leasing support for scattered site family shelter unit	Hildebrand Community Bed Program	\$10,000 (FY 2003) \$10,000 (FY 2004)
HOME	In late 2003, the City applied for \$500,000 in Recaptured HOME funds to develop new units of PSH for chronically homeless persons.		

Mainstream Resources	Use of Resource in CoC System for Homeless Persons (e.g., rehab of rental units, job training, etc.)	Specific Project Name	\$ Amount or number of units/beds provided in last 2 years specifically for the homeless
Housing Choice Vouchers (only if "priority" is given to homeless)	<p>The Cambridge Housing Authority maintains ranking preference for homeless applicants to its Housing Choice (formerly Section 8) Voucher program.</p> <ul style="list-style-type: none"> In FY 2003, 96 individuals were placed in studios and 1BR apartments using Section 8 vouchers. The annual value of vouchers for these placements is conservatively estimated at \$778,000 (i.e., although exception rents were authorized, the calculation is based on FMRs only). In FY 2004, at least 37 individuals were placed in studios and 1BR apts using Section 8 vouchers at an annual value of approximately \$272,000 (conservatively assumes FY 2004 rents are 10% less than FY 2003 rents). In FY 2003, 22 families were placed in a mix of 2BR, 3BR, and 4BR apartments using Section 8 subsidies. The annual value of vouchers for these placements is conservatively estimated at \$292,878 (i.e., although exception rents were authorized, the calculation is based on FMRs only). In FY 2004, at least 24 families were placed in housing using Section 8 vouchers at an annual value of approximately \$290,000 (conservatively assumes FY 2004 rents are 10% less than FY 2003 rents). 		<p>\$1,070,878 (FY 2003) \$562,000 (FY 2004)</p> <p>Note: This analysis conservatively only estimates the one year value of placements, even though the large majority of FY 2003 placements continued into FY 2004</p>
Public Housing (units dedicated to homeless)	8 units of PSH housing used by McKinney PSH.	Cambridge Housing Authority: St. Paul's Residence	No estimate given because units counted as leverage.
Mental Health Block Grant	Shelter and drop-in mental health services: two PATH-grant funded shelter specialists	Tri-City Mental Health	\$82,049 (FY 2003) \$82,049 (FY 2004)
Substance Abuse Block Grant	Shelter staffing & operations for "wet shelter"	CASPAR Emergency Service Center	\$4,712 (FY 2003) \$30,942 (FY 2004)
Substance Abuse Block Grant	Trans'l housing & substance abuse svcs for homeless women in early recovery	CASPAR Womanplace	\$87,010 (FY 2003) \$142,497 (FY 2004)
Social Services Block Grant	Domestic violence shelter beds & staffing: 2002: 8 beds (2 indiv + 6 families) 2003: 8 beds (3 indiv + 5 families)	Transition House	\$297,456 (FY 2003) \$297,456 (FY 2004)
Federal: VAWA (Violence Against Women Act)	Domestic violence shelter services	Transition House	\$20,000 (FY 2003)
Federal: FEMA (Federal Emergency Management Admin.)	Meals at Shelter	CASPAR Emergency Service Center	\$5,000 (FY 2003) \$5,500 (FY 2004)

Mainstream Resources	Use of Resource in CoC System for Homeless Persons (e.g., rehab of rental units, job training, etc.)	Specific Project Name	\$ Amount or number of units/beds provided in last 2 years specifically for the homeless
Federal: FEMA	Meals at Shelter and Daytime Drop-In	Salvation Army	\$9,362 (FY 2003)
Federal: Title III	Shelter services (care and meals) for older adult guests	CASPAR Emergency Service Center (via Somerville Cambridge Elder Services)	\$22,000 (FY 2003) \$21,000 (FY 2004)
Federal: D.O.E. McKinney-Vento for Homeless Children	Educ'l services, child-related clinical and supportive services, after-school & summer programs for approx 350 eligible children, transport'n to school in community of origin	Family Resource Center of the Cambridge School Department	~\$50,000 (FY 2003) ~\$55,808 (FY 2004)
Food Stamps	Cost of meals for transitional housing	CASPAR Womanplace	~\$16,000 (FY 2003) ~\$18,000 (FY 2004)
Welfare-to-Work	Post-Employment services for homeless former TANF recipients from Cambridge shelters	Administering agency: Employment Resources Inc. Provider: Career Source	\$10,700 (FY 2003) There is no more Welfare to Work funding.
State Funds: Dep't of Public Health (DPH)	Trans'l housing & substance abuse services for homeless women in early recovery	CASPAR's Womanplace	\$188,430 (FY 2003) \$120,000 (FY 2004)
State Funds: DPH	Shelter staffing & operations for "wet shelter"	CASPAR Emergency Service Center	\$479,992 (FY 2003) \$469,985 (FY 2004)
State Funds: DPH (AIDS Bureau)	supportive services to formerly homeless men and women (approx 40 persons/year)	Cambridge Cares About AIDS	\$263,000/year (FY 2003 & 2004)
State Funds: Dep't of Transitional Assistance (DTA)	staffing & operations for shelters serving individuals: 69 year-round beds plus 14 seasonal beds	First Church, Shelter Inc., Salvation Army	~\$925,000 (FY 2003) \$837,888 (FY 2004)
State Funds: DTA	Shelter staffing & operations: 24 winter overflow beds	CASPAR Emergency Service Center	\$35,280 (FY 2004)
State Funds: DTA	Family shelter staffing & operations: Beds for 24 families	Hildebrand Family Shelter, YWCA Family Shelter	\$1.06 million (FY 2003) \$952,657 (FY 2004)
State Funds: DTA	Carey Program transitional housing program staffing	Camb. Multi-Service Center (via Mass Hsg & Shelter Alliance)	\$76,439 (FY 2003) \$76,270 (FY 2004)
State Funds: EOCD	Staffing for homeless assistance program: housing search for family shelter residents	Cambridge Multi-Service Center for the Homeless	\$166,281 (FY 2003) \$170,068 (FY 2004)
State Funds: Dep't of Soc'l Svcs. (DSS)	Street outreach and women's drop-in services	On the Rise	\$50,000 (FY 2003) \$50,000 (FY 2004)
State Funds:	Street outreach and women's drop-	On the Rise	\$47,500 (FY 2003)

Mainstream Resources	Use of Resource in CoC System for <u>Homeless</u> Persons (e.g., rehab of rental units, job training, etc.)	Specific Project Name	\$ Amount or number of units/beds provided in last <u>2 years</u> specifically for the <u>homeless</u>
Office of Victim Assistance	in services		\$50,088 (FY 2004)
State Funds: Dept of Veterans Services	Emergency payments to homeless veterans	(through the Cambridge Dep't. of Veterans Services)	\$1,900 (FY 2003) \$2,400 (FY 2004)
State Funds: Office of Child Care	Child care for children of homeless families	Salvation Army	\$143,530 (FY 2003) ~\$140,000 (FY 2004)
State Funds: Other	Child care for children of homeless families	Salvation Army	\$12,000 (FY 2003)
State ESG	Pre-Transitional program staffing	CASPAR Emergency Shelter	\$25,000 (FY 2003) \$25,000 (FY 2004)
State ESG	Leasing Costs for Rooms at YMCA and YWCA transitional housing programs	Mass Housing & Shelter Alliance	\$35,500 (2003) \$35,500 (2004)
State ESG	Domestic Violence shelter operations	Transition House	\$25,000 (2003) \$25,000 (2004)
City ESG	Domestic Violence shelter operations	Transition House	\$9,000 (2003) \$8,500 (2004)
City ESG	Shelter operations of Somerville-based shelter that serves Cambridge clients	Catholic Charities: St. Patrick's Shelter	\$6,132 (2003) \$6,132 (2004)
City ESG	Drop-In staffing & operations	Shelter Inc. Women's Drop-In	\$28,000 (2003) \$27,800 (2004)
City ESG	Shelter operations	CASPAR, Inc. Emergency Service Center	\$17,500 (2003) \$17,800 (2004)
City ESG	Late night van transportation from emergency meal to shelter	Bread & Jams	\$10,000 (2003)
City ESG	Drop-In Center operations emergency meal to shelter	Bread & Jams: Self Advocacy Center	\$12,000 (2004)
City ESG	Shelter repairs	Hildebrand Family Shelter.	\$8,000 (2003) \$14,500 (2004)
City ESG	Shelter operations	Salvation Army.	\$7,000 (2003) \$7,500 (2004)
City ESG	Shelter operations	Harvard Sq. Homeless Shelter (at University Lutheran Church)	\$3,000 (2003) \$2,800 (2004)
City ESG	Transitional housing operations	St. James Summer Trans'l Hsg. (a Phillips Brooks House prog.)	\$3,000 (2003) \$1,500 (2004)
City ESG	rent for the drop-in	Cambridge Cares About AIDS: Youth on Fire (drop-in)	\$10,000 (2003) \$9,000 (2004)

Mainstream Resources	Use of Resource in CoC System for Homeless Persons (e.g., rehab of rental units, job training, etc.)	Specific Project Name	\$ Amount or number of units/beds provided in last 2 years specifically for the homeless
City ESG	Homeless client rental assistance fund	HomeStart, Inc.	\$5,000 (2003) \$5,200 (2004)
City ESG	Family shelter operations	YWCA	\$10,000 (2003) \$8,000 (2004)
City Funding	<ul style="list-style-type: none"> Case manager (~1/3 of caseload is homeless elders & persons with disabilities (2003 and 2004) Homeless families' housing search coordinator (2003) Case manager (~1/3 of caseload is homeless adults) (2003 & 2004) 	Cambridge Multi-Service Center	Pro-rated share: \$38,507 (FY 2003) \$42,450 (FY 2004)
City Funding	Housing Assistance Program: housing search for homeless families	Cambridge Multi-Service Center	\$19,480 (FY 2003) \$25,005 (FY 2004)
City Funding	33% of Multi-Service Center administrative staff costs (~1/3 of clientele is homeless)	Cambridge Multi-Service Center for the Homeless	\$35,761 (FY 2003) \$32,419 (FY 2004)
City Funding	33% of Multi-Service Center rent & utilities	Cambridge Multi-Service Center for the Homeless	\$100,163 (FY 2003) \$100,000+ (FY 2004)
City Funding	Portion of "New Lease Fund" used to assist cover homeless persons with the up-front costs of transitioning to housing	Cambridge Multi-Service Center for the Homeless	\$2,500 (5 persons) (FY 2003) \$17,400 (41 persons) (FY 2004)
Private	Heating Costs (shelter operations)	CASPAR Emergency Service Center	Citizen's Energy Corp. FY 2004: \$4,200
Private	Heating Costs (shelter operations)	YWCA Family Shelter	Citizen's Energy Corp. FY 2004: \$3,800
Private	Shelter operations (rent, utilities, security, food): the Shelter is staffed entirely by student volunteers	Harvard Sq. Homeless Shelter	Harvard Univ. Endowment and other sources of private funding: ~\$25,000 (FY 2003) \$25,625 (FY 2004)
Private	Operations of summer transitional program: bathroom repairs	St. James Summer Transitional Housing Program (a Phillips Brooks House program)	COOP public service grant: \$1,000 (FY 2004)
Private	Women's Drop-In staffing & operations	Shelter Inc.	Private Contributions and United Way Funding: \$28,401 (FY 2003) \$36,088 (FY 2004)
Private	Grants to support meals for	Bread & Jams, CCAA	Project Bread: The Walk

Mainstream Resources	Use of Resource in CoC System for Homeless Persons (e.g., rehab of rental units, job training, etc.)	Specific Project Name	\$ Amount or number of units/beds provided in last 2 years specifically for the homeless
	homeless guests	Youth on Fire, First Church Shelter, Salvation Army, Shelter Inc.	for Hunger: \$25,700 (FY2003) \$25,700 (FY2004)
Private	Food & Shelter for Women's Drop-In & Shelter residents	Shelter Inc.	Draper Lab Charitable Program \$3,500 (FY 2003)
Private	Food & Shelter for Women's Drop-In & Shelter residents	Shelter Inc.	St. Paul's Episcopal Church \$1,000 (FY 2003)
Private	Food & Shelter for Women's Drop-In & Shelter residents	Shelter Inc.	Federal Home Loan Bank of Boston \$1,750 (FY 2003)
Private	Shelter Case Management	Shelter Inc.	MIT Community Service Fund \$3,000 (FY 2003)
Private	Child care for homeless children	Salvation Army	Figure Skating Benefit Event \$30,000 (FY 2004)
Private	Umoja Transitional Housing program	Salvation Army	Recognition Luncheon (\$5,000) & Mail Appeal to past donors (\$15,000) (FY 2004)
Private	Rent for drop-in for homeless/street youth	Cambridge Cares About AIDS: Youth on Fire (drop-in)	Night of Illumination Fundraiser: \$6,500 (FY 2003)
Private: payments by residents, based on a % of earned income	Transitional housing & substance abuse services for women in early recovery	CASPAR Womanplace	~\$30,000 (FY 2003) ~\$21,000 (FY 2004)
Private: funded by a benefit concert sponsored by the Realtors Assoc.	Direct assistance with move-in costs (first/last/security) of families & individuals transitioning to housing. (Although the Fund also helps preserve at-risk tenancies, only the portion of the Fund used on behalf of homeless households is counted here.)	Cambridge Housing Assistance Fund	Pro-rated share: \$22,915 (FY 2003) \$62,500 (FY 2004)
Private	Direct assistance with move-in costs (first/last/sec'y) for homeless families transitioning to housing.	Family to Family Project	\$12,000 (FY 2003) \$5,000 (FY 2004)
Private	Privately fundraised Fund used to assist homeless households with the up-front costs of transitioning to	"Cambridge Fund for Housing the Homeless" managed by the Multi-	\$7,000 (14 hshlds) (FY 2003) \$6,955 (11 hshlds) (FY

Mainstream Resources	Use of Resource in CoC System for <u>Homeless</u> Persons (e.g., rehab of rental units, job training, etc.)	Specific Project Name		\$ Amount or number of units/beds provided in last 2 years specifically for the <u>homeless</u>
	housing	Service Center		2004)
Private	Child care for homeless children in family shelters	Salvation Army		Cambridge Council of Realtor's skate fest event \$50,000/year (2003 & 2004)
Private	Street outreach and women's drop-in services	On the Rise	2004 Corporate Giving: Gillette: \$5,000+ Millipore: \$5,000+ Turnaround Mgmt Assoc. of New Eng.: \$5,000+ TJX Corporation: \$5,000+ Boston Private Bank & Trust Co.: \$2,500+ MIT: \$2,500+ Camb Savings Bank: \$2,500+ 1369 Coffeehouse: \$2,000+ Dunkin Donuts: \$1,500+ Tag's Hardware: \$1,000+ W.R.Grace: \$1,000+ John Hancock: \$1,000+	
Private	Street outreach and women's drop-in services	On the Rise		Prepare for Winter Fundraising Event \$100,000+ (FY 2004) ~\$90,000 (FY 2003)
Foundations (Identify by name)	Drop-In Center staffing & operations	Bread & Jams		Cambridge Community Fdn: \$7,000 (2004)
Foundations (Identify by name)	Street outreach to homeless/runaway youth	Bridge Over Troubled Waters		Cambridge Community Fdn. \$8,000 (2003) \$6,000 (2004)
Foundations (Identify by name)	Operating costs for homeless/street youth drop-in center	Cambridge Cares About AIDS: Youth on Fire (drop-in)		Cambridge Community Fdn. \$6,000 (2003)
Foundations (Identify by name)	First Step street outreach staffing & operations	CASPAR		Cambridge Community Fdn: \$4,000 (2003) \$4,000 (2004)
Foundations (Identify by name)	Rental assistance and related costs for families transitioning from homelessness to housing	Family to Family		Cambridge Community Fdn: \$4,000 (2004)
Foundations (Identify by name)	homeless-run street newspaper, which provides emp't & a voice to the homeless	Homeless Empowerment Project: Spare Change News		Cambridge Community Fdn: \$5,000 (2003)
Foundations (Identify by name)	Staffing and operations support for the Field Based Case Mgmt and	HomeStart		Cambridge Community Fdn:

Mainstream Resources	Use of Resource in CoC System for Homeless Persons (e.g., rehab of rental units, job training, etc.)	Specific Project Name	\$ Amount or number of units/beds provided in last 2 years specifically for the homeless
	Housing Resource Team programs		\$5,000 (2004)
Foundations (Identify by name)	Street outreach and women's drop-in services	On the Rise	Cambridge Community Fdn: \$4,000 (2003) \$3,000 (2004)
Foundations (Identify by name)	Food & Shelter for Women's Drop-In & Shelter residents	Shelter Inc,	Cambridge Community Fdn: \$7,000 (2003)
Foundations (Identify by name)	Community-based case management for homeless persons	Shelter Inc,	Cambridge Community Fdn: Gamble Fund: \$7,000 (2003-04)
Foundations (Identify by name)	Community-based case management for homeless persons	Shelter Legal Services Foundation	Cambridge Community Fdn: Gamble Fund: \$4,000 (2003)
Foundations (Identify by name)	homeless employment program	Solutions at Work	Cambridge Community Fdn: Gamble Fund: \$5,000 (2003)
Foundations (Identify by name)	Rent for drop-in for homeless/street youth	Cambridge Cares About AIDS: Youth on Fire (drop-in)	Tomforhde Foundation: \$7,500 (2003)
Foundations (Identify by name)	Street outreach and women's drop-in services	On the Rise	Helen Kimball Trust: \$5,000 (2003)
Foundations (Identify by name)	Street outreach and women's drop-in services	On the Rise	Clipper Ship Fdn: \$7,500 (2003) \$5,000 (2004)
Foundations (Identify by name)	Street outreach and women's drop-in services	On the Rise	MIT Community Service Fund \$2,500 (2003) \$1,500 (2004)
Foundations (Identify by name)	Street outreach and women's drop-in services	On the Rise	Boston Jewish Community \$5,000 (2003)
Foundations (Identify by name)	Street outreach and women's drop-in services	On the Rise	Cathedral Fund: \$60,000 (2003)
Foundations (Identify by name)	Street outreach and women's drop-in services	On the Rise	Bushrod Campbell & Adah Hall Charity Fund: \$7,500 (2003) \$7,500 (2004)
Foundations (Identify by name)	Street outreach and women's drop-in services	On the Rise	Fleet Nat'l Bank Trustee of Charitable Trusts/ Philanthropic Services \$15,000 (2003) \$25,000 (2004)

Mainstream Resources	Use of Resource in CoC System for <u>Homeless</u> Persons (e.g., rehab of rental units, job training, etc.)	Specific Project Name	\$ Amount or number of units/beds provided in last <u>2 years</u> specifically for the <u>homeless</u>
Foundations (Identify by name)	Street outreach and women's drop-in services	On the Rise	Frederick Weber Charitable Corp: \$2,500 (2003) \$2,500 (2004)
Foundations (Identify by name)	Street outreach and women's drop-in services	On the Rise	John M. Sawyer Trust \$7,500 (2003) pending (2004)
Foundations (Identify by name)	Street outreach and women's drop-in services	On the Rise	Gardiner Howland Shaw Foundation \$9,000 (2003) pending (2004)
Foundations (Identify by name)	Street outreach and women's drop-in services	On the Rise	SR Program of the Janey Fund \$15,000 (2003) pending (2004)
Foundations (Identify by name)	Street outreach and women's drop-in services	On the Rise	Rowland Fdn \$20,000 (2003)
Foundations (Identify by name)	Street outreach and women's drop-in services	On the Rise	Herman and Frieda L. Miller Foundation \$22,000 (2003)
Foundations (Identify by name)	Street outreach and women's drop-in services	On the Rise	Claneil Foundation \$40,000 (2003)



COMMUNITY DEVELOPMENT

Community Development (91.215 (e))

**Please also refer to the Community Development Table in the Needs.xls workbook*

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), – i.e., public facilities, public improvements, public services and economic development.
2. Describe the basis for assigning the priority given to each category of priority needs.
3. Identify any obstacles to meeting underserved needs.
4. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

NOTE: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

1.& 2.

For a complete and thorough description of the process and criteria employed in determining the priority assigned to each Priority Need please see each division's individual narrative, all of which appear later in this document.

Activities that are assigned as a “High” priority are those which are slated to receive HUD funds through the Community Development Department and Department of Human Service Providers as stated within the Plan, those that are assigned a “Medium” priority are those that the City intends to fund, but do not involve federal entitlement grant funds. Activities that are assigned a “Low” priority are activities that are not receiving community development funds as stated within this Plan, but may receive funding from other City departments or sources, and as such may be a higher prioritized need than this Plan's scope. Certain other priorities receiving a “Low” priority rating are not currently slated for funding by any City funding sources or programs.

The Housing Needs Table has been filled out by collapsing all of the detailed break-outs into the two essential elements that govern Cambridge's Affordable Housing Objectives.

Concerning the Housing Needs Table: Previously information was not compiled in accordance with the format of the Housing Needs Table. The categories the City focused on were a broad income-eligibility assessment. Individuals and families who were at 30% or below of MFI were not excluded, but were counted with all income-eligible individuals and families. The City and its non-profit Housing partners will develop a new reporting format that will include all data points as they exist in the Housing Needs Table.

For a more detailed analysis please refer to the relevant table in the Tables Appendix of this Plan

3. Obstacles to Meeting Underserved Needs

The primary obstacle to meeting the underserved needs in the City of Cambridge is a lack of available funding to the City and to the various non-profit agencies the City partners with in serving the low and moderate-income residents of Cambridge. As entitlement grants shrink or remain level-funded the cost of delivering services and completing projects increases, creating, in the recent past and present, an ever-widening spread of cost and available funds. Mirroring this trend is the increasing difficulty in leveraging funds through state and private resources, also decreasing or stagnant in recent times. Cambridge is fortunate in regards to its robust tax-base, but despite this local trend the overall availability of funds from both federal, state and other private resources continues to decline as inflation, and therefore costs, rise.

4. Specific Objectives by Division:

COMMUNITY PLANNING DIVISION

Introduction & Overview

The Community Planning Division seeks to preserve and strengthen the Cambridge residential neighborhoods and their diverse population, to enhance the quality of the City's living environment by working with citizens, other city departments and state agencies to develop, maintain and preserve the City's open-space resources and to strengthen the City's fiscal base. Division activities encompass zoning and land use, urban design, institutional planning, neighborhood planning, demographic and geographic analysis, development of parks and open space, and graphic design. The Division strives both to enhance relationships with residents and neighborhood organizations and to expand public understanding and participation in the planning process by providing public settings for well-informed discussion of planning issues. The Division staff also provides information and technical assistance on planning projects to the City's residents, property owners, neighborhood groups and developers. Over the course of a five year period, this allows for an increase in both the quality and quantity of public discourse on key planning issues, with increased understanding among all participants of issues relevant to residents, businesses, property owners, institutions and the city.

“Toward a Sustainable Future” / Master Plan Overview

The Cambridge Growth Policy Document, “Toward a Sustainable Future” outlines the planning assumptions and policies guiding the physical planning of Cambridge. In contrast to a more traditional masterplan, “Toward a Sustainable Future” does not prescribe specific land uses or designs for specific sites. It aims to provide a framework for the often difficult public choices which must be made in specific instances. The written articulation of the city's growth and planning policies has resulted in a more vigorous and better informed planning and public discourse on planning issues both large and small. Through the subsequent Citywide Rezoning process of 2001, which included

a multi-layered public process of goal setting for planning in the City based on the overall goals laid out in “Toward a Sustainable Future”, this document remains an important part of the physical planning process in the city.

Individual Neighborhood studies

The backbone of the day-to-day planning for the city is provided through the Neighborhood Study program, in which the Neighborhood Planning staff within the Community Planning Division develops comprehensive planning studies for each of the Cambridge's thirteen neighborhoods. Over the course of a Neighborhood Study, staff work jointly with an appointed study committee to identify major planning issues within a neighborhood and formulate recommendations to address the issues. These recommendations are developed with the input of public meetings during the study process, and are subsequently integrated into the work plan of the range of city departments involved in the recommendations. The Neighborhood Study Update Process is designed to be a regular follow-up to the Neighborhood Studies, providing feedback to each neighborhood in 3 year intervals on the status of the recommendations, and an opportunity through public meetings to make new recommendations or revise earlier recommendations (see list of Neighborhood Study /Update status for each neighborhood - <http://www.cambridgema.gov/~CDD/cp/neigh/index.html#status>.)

5-Year Open Space Plan

The provision of a varied and vital public park system is an important part of the work of Community Planning Division in achieving the broader city goal of enhancement of the physical environment. By providing both the elements of a natural environment and opportunities for recreation, the parks, playgrounds and reservations of the city support the residents, workers and visitors to the city. Since 1991, the City of Cambridge Open Space Committee, composed of representatives from all city departments that have roles in the open space system, has worked cooperatively to provide a coordinated effort in establishing, renovating and maintaining the city's open space. This committee works on both the review of individual open space projects, as well as long range planning and major projects. The recently completed revision of the City's Five Year Open Space Plan is the product of the work of this committee, with the Community Planning staff producing the report.

This Five Year Plan lays out the background of the City's open Space system along with overall goals and objectives for the next five years. As part of the goal setting process, the three largest departments represented on the committee, Community Development, Department of Public Works and Department of Human Services worked with a consultant to conduct a phone survey of citizens on open space. Highlights of the results of this survey include opinions on open space, reflecting the increased interest in environmental goals and the increased interest in parks as places of natural beauty and locations for quiet and solitude. The work of the Open Space Committee on the 5 Year

Open Space Plan supplements the open space recommendations gathered during the neighborhood study process.

Overall Planning Goals and Projects

Over the 5 year period from 2006 – 2010, the Community Planning Division will continue to implement the policies outlined in the Growth Policy Document “Toward a Sustainable Future” through planning initiatives such as the *Citywide Rezoning in 2001*, the *Eastern Cambridge Rezoning of 2001* and the *Concord Alewife Planning Study* just now being submitted for consideration to the City Council after a year-long committee process. These projects all share the same overall goals and policies of both “Towards a Sustainable Future” and the updated set of goals which shaped the *Citywide Rezoning*. These Goals and Objectives are:

- Encourage a mix of uses to enhance vitality
- Promote transit-oriented development
- Facilitate residential use and affordable housing
- Encourage appropriate retail uses
- Create new open space where possible
- Reduce traffic growth and traffic impacts
- Urge institutions to house their graduate students, develop in their core campuses, and control parking
- Require design review and public input for large projects

The public planning process for each of the these major planning initiatives noted above shared a similar framework: a committee working intensively with staff and planning consultants on long term planning in the areas of traffic and transportation, land use and zoning, open space and urban design. Public input was solicited at public meetings throughout the process, supplemented by frequent mailings of informational newsletters and bulletins. In the past few years, this information has also been shared over the internet, and, in the case of the Citywide Rezoning, as a supplement to public meeting input, allowed for individuals to go online to record their priorities for various goals and objectives.

Implementation and Refinement

Over the next 5 years the Community Planning Division will continue to work to ensure that the overall planning and zoning for the City is consistent with these overall goals and objectives, making adjustments to zoning and ensuring consistency from project to project. This involves careful work with project proponents and the Planning Board as it takes public comment, discusses specific issues, and deliberates on the project, and also may involve adjustments to the zoning from time to time. Such adjustments may require a range of staff resources, from formal planning studies to small research projects.

Updating the Growth Policy Document

As part of the ongoing commitment to the policies of “Towards a Sustainable Future”, the Community Planning Division will update this document during the next 5 years to

reflect the changes in the city which have occurred since the publication of that document. As part of this update, the Citywide Rezoning will also be evaluated for consistency with the planning assumptions which framed the rezoning at that time, including anticipated pace of buildout and traffic generation.

Neighborhood Study Program

The Community Planning Division, through its Neighborhood Study program, seeks to preserve the character of the City's thirteen neighborhoods by undertaking comprehensive planning efforts aimed at appropriate growth management. This program, through a year long committee process (a Neighborhood Study) or a series of public meetings (a Neighborhood Study Update) also seeks to strengthen communication among and between the City, its residents and the business community, improve the public's knowledge of critical planning issues, and provide a forum for the discussion of issues and suggestions for improvement.

OPEN SPACE PLANNING

The City of Cambridge has approximately 77 parks and play-grounds that incorporate 500 acres of publicly owned open space, with approximately 300 acres owned by the city and about 200 acres owned and managed by the state of Massachusetts. With more than 101,300 residents living within about 4,000 acres of land area, and with many of its residents living in housing units that lack large yard spaces, the amount and quality of public open space plays a very important role in the overall quality of life for Cambridge residents.

The City of Cambridge aims to achieve several goals in its ongoing open space improvements program. These include:

- Increasing the overall amount of open space in the city;
- Designing open space so that it helps to beautify neighborhoods and provides visual and environmental amenities to the people who live near them;
- Increasing the variety of recreational opportunities in the city, to reflect the variety of user groups who are served by them;
- Promoting accessibility in Cambridge's parks and recreational facilities;
- Maintaining and renovating open space facilities so that they remain in good condition;
- Improving the feeling of safety in Cambridge's parks; and
- Ensuring community participation in the planning, design, and maintenance of Cambridge's open space resources.

A number of different city departments have undertaken initiatives to improve the open space system with these broad goals in mind. Described below are two of the major ways in which the City of Cambridge assigns priority to its future open space improvement initiatives.

Green Ribbon Report

In 2000, the city published the Final Report of the Green Ribbon Open Space Committee (the “Green Ribbon report”). The charge of the Green Ribbon committee was to develop criteria for expanding and improving the city’s open space system. The committee looked at demographic information across the city, particularly population density, income distribution, age structure, and distribution of children. The committee also catalogued the current open space resources in the city and assessed the recreational needs of the groups that actively use those spaces.

In the end, the Green Ribbon report identified certain areas throughout the city that are in need of additional open space. It designated areas as being in need of tot lots (playgrounds for toddlers), neighborhood parks (parks and playgrounds with a variety of features that serve an immediate neighborhood area), or community parks (parks and playgrounds with a greater variety of features that may serve multiple neighborhoods). It also noted where the city could benefit from large urban parks or park trails that would serve the entire city. Areas having the greatest need for open space were identified as “top priorities,” while lower priorities were identified as “areas of need.”

Open Space Committee

Much of the planning for the future of the city’s open space system takes place within the Open Space Committee. This committee includes representatives of all the city departments responsible for the design, development, maintenance, programming, and preservation of the city’s open space resources. Part of the Open Space Committee’s function is to coordinate the work that is being done by the various departments to improve different parts of the open space system. The Open Space Committee also reviews the condition of existing open space facilities and prioritizes future renovations and capital improvements.

OBJECTIVE #1

To preserve and strengthen the Cambridge residential neighborhoods and their diverse population.

During Fiscal Years 2006 - 2010, the City of Cambridge through the Community Planning Division of the Community Development Department will provide information to the public on planning and zoning, and provide staff support to the Planning Board as it considers Special Permit applications and zoning petitions. Staff will continue to work with neighborhood groups, residents, property owners, developers and other City departments and state agencies on urban design plans and proposed developments.

The goals for the 5-year period ending June 30, 2010 are: provide technical assistance to 30 staff members, create 300 GIS maps, 250 presentations, produce materials for 10 major projects and 10 planning initiatives, provide 3,500 residents and interested parties with technical assistance on planning and zoning, conduct 225 meetings with residents, neighborhood groups and interested parties, review 50 urban design and master plans, and assist in 60 meetings of the Planning Board.

Expected Resources:

Federal Funds:

Community Development Block Grant

Local Funds:

Property Taxes

Strategies:

Combination of Community Development Block Grant and Property Taxes

These funds will be used to cover the costs associated with staff, overhead and any consultant needed to prepare the following studies.

Planning Board

Community Planning continues to staff and assist the Planning Board in its review of Special Permits for significant projects throughout the city. They research and develop appropriate amendments to the zoning ordinance. They also continue to work with Planning Board, developers and residents on the implementation of zoning changes resulting from recent and anticipated planning efforts, including Citywide Rezoning, Eastern Cambridge Planning Study and Concord Alewife Planning Study, Prospect Street Planning Study. Staff continues to review the implementation of projects in these study areas including the development of a mix of building types and land uses.

Neighborhood Study Updates

Continue updates on implementation of neighborhood studies working with residents, business representatives and property owners, to update past recommendations

addressing land use, zoning, urban design, open space, transportation, housing and economic development. Continue 3-year cycle of updates to neighborhood studies, working with residents, business representatives and property owners to maintain current public input on current planning activities and future planned actions for workplan.

Planning Information and Graphics Support

Throughout the course of the study processes noted above, the Community Planning Division will prepare planning information as needed for staff analysis and presentation for public discussion of planning issues. They will also provide materials in both chart and map form including demographic analysis based on US Census data and build-out and zoning analyses utilizing city assessing data, as well as provide graphics support for public meetings and study report production.

OBJECTIVE #2

Enhance the quality of the City's living environment by working with citizens , other city departments and state agencies to design, develop, maintain, program and preserve the City's open space resources.

During Fiscal Years 2006 - 2010, the City of Cambridge through the Community Planning Division of the Community Development Department plans to provide design and construction oversight in the development and updating of the parks, playgrounds and recreational sites.

The goals for the 5-year period ending June 30, 2010 are to provide technical assistance for 15 park renovations and 25 projects.

Expected Resources:

Federal Funds:

Community Development Block Grant

Local Funds:

Property Taxes

Strategies:

Combination of Community Development Block Grant and Property Taxes

These funds will be used to cover the costs associated with staff, overhead and any consultant needed to achieve the following:

Open Space/Playground Renovations

Complete construction on parks designated as priority parks working in the City's Open Space Committee with other City departments.

Implement the Green Ribbon Report

The Green Ribbon Report developed a framework for acquisition, renovation and enhancement of the City's parks and open space. As budget opportunities arise within the City's capital budget process and as acquisition opportunities present themselves, the Green Ribbon Report will be implemented.

Planning Information and Graphics Support

Throughout the course of the park planning processes noted above, prepare planning information as needed for staff analysis and presentation for public discussion of park planning issues. Community Planning staff provides materials in map form of demographic analysis based on US Census data and graphics support for public meeting materials.

Open Space Committee Oversight

The Open Space Committee will continue to oversee park and open space planning for the City. It will also develop the City's policies and guidelines regarding development and maintenance of these resources. Implementation of the Committee's planning work will be through the City's capital budget process.

OBJECTIVE #3

Strengthen the City's fiscal base by envisioning plans, implementing zoning changes, and monitoring the continued redevelopment of former industrial district, and review infill development throughout the city.

During Fiscal Years 2006 - 2010, the City of Cambridge through the Community Planning Division of the Community Development Department plans to provide high quality technical assistance to increase the quality and availability of planning-related information to staff members, the City, residents, property owners, business owners and developers. In addition, staff will work to ensure that development projects throughout the City are consistent with planning goals, expressed in policy documents including the Zoning Ordinance and neighborhood studies.

The goals for the 5-year period ending June 30, 2010 are: provide technical assistance to 30 staff members, create 300 GIS maps, 250 presentations, produce materials for 10 major projects and 10 planning initiatives, provide 3,500 residents and interested parties with technical assistance on planning and zoning, conduct 225 meetings with residents, neighborhood groups and interested parties, review 50 urban design and master plans, and assist in 60 meetings of the Planning Board.

Expected Resources:

Federal Funds:

Community Development Block Grant

Local Funds:

Property Taxes

Strategy:

Property Taxes

These funds will be used to cover the costs associated with staff, overhead and any consultant needed to perform the following:

Planning Board

Community Planning continues to staff and assist the Planning Board in its review of Special Permits for significant projects throughout the city. They research and develop appropriate amendments to the zoning ordinance. They also continue to work with Planning Board, developers and residents on the implementation of zoning changes resulting from recent and anticipated planning efforts, including Citywide Rezoning, Eastern Cambridge Planning Study and Concord Alewife Planning Study, Prospect Street Planning Study. Staff continues to review the implementation of projects in these study areas including the development of a mix of building types and land uses.

Concord/Alewife Planning Study

With the completion of the Citywide Rezoning and the follow-up rezoning of Eastern Cambridge, and Cambridgeport (SD-8) in 2001 and Alewife (SD-4/4A) in 2002, the areas of Cambridge known as the Quadrangle (from Concord Avenue over to the railroad) and the Triangle (from the railroad over the Alewife Reservation) remain the last large commercial areas of Cambridge which are in need of more detailed planning study. These areas represent the last large industrial areas of Cambridge with significant development potential. Key issues to be addressed in this study include appropriate mix of uses; access and traffic; possible city uses (e.g. DPW Yard); and the character of future development.

The study is proceeding in a similar fashion to the recently completed ECaPS Study. An appointed committee worked with the Community Development Department and a consultant team and has developed draft zoning and non-zoning recommendations with emphasis on promoting a vital development pattern which is consistent with the overall goals of the Citywide Rezoning. These goals include careful management of traffic growth and impacts, increased incentives for housing and affordable housing, and support for important avenues of economic growth for the city.

Planning Information and Graphics Support

Throughout the course of the Planning Board reviews noted above, prepare planning information as needed for staff analysis and presentation for public discussion of planning issues. Provide materials in both chart and map form including demographic analysis based on US Census data and build-out and zoning analysis utilizing city assessing data. Design and maintain website with current zoning ordinance, and other relevant planning information including background studies referenced during Planning Board reviews.

Cambridge: Neighborhood-by-Neighborhood

While the City of Cambridge undertakes coordinated, citywide planning efforts to improve the city's open space system, it is also the case that each neighborhood has its own unique open space issues to be addressed. Neighborhood open space priorities are included in the neighborhood study process.

The following is a summary of the city's thirteen neighborhoods, with a description of their demographic and economic characteristics and an overview of their open space needs as identified in the Green Ribbon report and by the Open Space Committee.

Neighborhood 1: East Cambridge

East Cambridge has a population of about 7,300 and is the fastest-growing neighborhood in the city, its population having risen by 26% between 1990 and 2000. The main cause of this growth has been new housing development in former industrial areas along the Charles riverfront and near Kendall and Lechmere Squares. The population is expected to continue to grow as even more housing is planned for development and more land remains available for development in the future. However, the traditional core of the neighborhood still retains some of its working-class roots. About 35% of neighborhood residents speak a language other than English at home, and despite the demographic changes brought about by the development of new luxury housing, about 17% of neighborhood residents live in poverty.

There are about 19 acres of public open space in East Cambridge, including about 3.5 acres of state-owned parkland along the Charles River waterfront. The largely undeveloped northeastern part of the neighborhood is identified in the Green Ribbon report as an "area of need" for a tot lot and a neighborhood park, while the middle part of the neighborhood is identified as an "area of need" for a neighborhood park and a community park. Within the past five years, a playground and nearby athletic field area were fully renovated, while other playgrounds in the neighborhood were renovated in the 1990s. Another existing neighborhood park is in need of playground equipment replacement and is planned for renovation in the near future. In addition, new public parks were created in the 1980s and 1990s as part of new development on the riverfront, and a new state-owned park is being developed on the waterfront in the northeastern part of the neighborhood. A private developer is also planning to construct a 2.5-acre public park as part of new residential development in this northeastern part of the neighborhood.

Neighborhood 2: MIT Campus

The MIT Campus area has a population of about 5,500, almost entirely MIT students or affiliates. Most live in dormitories, while some live in apartments or independently owned MIT affiliate housing (e.g., fraternities). There are about 16 acres of state-owned riverfront open space in this neighborhood. All other open space is privately owned by MIT. Much of this private open space is open and accessible to the public.

Neighborhood 3: Wellington-Harrington

Wellington-Harrington is a geographically small neighborhood with a population of about 7,300. Its population has grown little in recent years, largely due to its already high population density of 48 persons per acre (compared to the citywide figure of 25). About 56% of households are families, and 19% of neighborhood residents are under 18.

Wellington-Harrington remains somewhat true to its working-class, immigrant roots, with about 48% of residents speaking a language other than English at home.

Educational attainment is relatively low, with only 34% of residents having earned a college degree and 30% not having earned a high school degree. Median family income in Wellington-Harrington is 68% of the citywide figure, and 15% of Wellington-Harrington residents live in poverty compared to 11% citywide.

Wellington-Harrington has about 8 acres of public open space. The northeastern part of the neighborhood, near Inman Square and the border with Somerville, is identified in the Green Ribbon report as a “top priority” for a tot lot and a neighborhood park. Within the past five years, Donnelly Field (the largest open space in the neighborhood) was fully renovated, and a small neighborhood playground was renovated in the 1990s. Also, a few open spaces were created or improved as part of a streetscape renovation that took place along the main commercial road through the neighborhood.

Neighborhood 4: “Area Four”

Area Four has a population of about 7,300 and has been growing slowly in recent decades. It is the most racially mixed neighborhood in Cambridge, being 46% white, 30% black, 8% Asian, and the rest identified as another race or two or more races. About 51% of households are families, and 30% of families consist of unmarried females with children. 39% of residents speak a language other than English at home. Area Four is more economically distressed than other neighborhoods in the city, with the neighborhood median family income only 55% of the citywide median, and 22% of neighborhood residents living in poverty. Only 40% of residents have a college degree compared to the citywide figure of 65%, and 21% have no high school degree.

There are about 6 acres of public open space in Area Four. Most of the neighborhood is identified in the Green Ribbon Report as a top priority for a neighborhood park and community park, and the area around Central Square is identified as an “area of need” for a tot lot. To address these needs, city funds were used to acquire about one acre of new open space within the past five years. One other neighborhood playground was renovated in the past five years, while most others were renovated in the 1990s. There is still one playground that is planned for future playground structure replacement.

Neighborhood 5: Cambridgeport

Cambridgeport has a population of about 10,000, which has grown by about 12% between 1990 and 2000. There is the potential for continued population growth as

former industrial properties are redeveloped into housing. The neighborhood's demographic and economic characteristics are fairly representative of the city at large.

There are about 34 acres of public open space in Cambridgeport, including about 24 acres at the state-owned Magazine Beach recreational area and along the state-owned riverfront park. The Green Ribbon report identifies the central part of the neighborhood as a "top priority" for a community park, and the area around Central Square is identified as an "area of need" for a tot-lot. Within the past few years, the city has acquired a 1.4-acre property for use as open space, and future improvements are planned to create a community park on this space. Two existing parks in the neighborhood have been renovated within the past five years, however, several parks in the neighborhood still require replacement of their playground equipment.

Neighborhood 6: Mid-Cambridge

Mid-Cambridge is the largest neighborhood in the city with about 13,600 residents. 17% of these residents live in group quarters, which includes Harvard University dormitories as well as hospital quarters. Families comprise only 30% of households, and only 8% of the population is under 18. The neighborhood has a fairly high level of educational attainment, with 79% of residents over 25 having earned a college degree.

There are about 8 acres of public open space in the neighborhood, including a large space adjacent to the library and high school complex, but not including the open spaces on the Harvard University campus that are typically accessible to the public. Several different parts of the neighborhood are identified in the Green Ribbon Report as "areas of need" for neighborhood parks and community parks, while the area near Central Square is identified as an "area of need" for a tot lot. Two parks in the neighborhood were renovated in the past five years, and two others were renovated in the 1990s. Currently, renovations are underway on the main public library, and the open space around it will be improved as well.

Neighborhood 7: Riverside

Riverside is a neighborhood of about 10,900 residents and has the highest overall population density in Cambridge at 56 persons per acre. A full 34% of residents live in group quarters, primarily Harvard University dormitories. Families comprise only 35% of households, and only 9% of the population is under 18 years of age. However, 14% of residents live below the poverty level, higher than the citywide figure of 11%.

There are about 20 acres of public open space in the neighborhood, including about 9 acres of state-owned riverfront parkland. The Green Ribbon Report identifies the area along Massachusetts Avenue as a "top priority" for a neighborhood park, and the areas near Central and Harvard Squares are identified as "areas of need" for a tot lot. Recently, Harvard University has donated a parcel of land near the riverfront to be developed into a public park. Additionally, within the past five years two small parks in the neighborhood have been fully renovated and some improvements have been made to two larger parks.

Neighborhood 8: Agassiz

The Agassiz neighborhood has a population of about 5,200 and has remained relatively stable over the past two decades. 30% of these residents live in group quarters, primarily in Harvard University or Lesley University dormitories. Families comprise only 34% of all households (note that group quarters residents are not considered “households”) and only 8% of the population is under 18 years of age. Educational attainment in the neighborhood is also high, with 87% of residents over 25 having earned a college degree.

There are about 2 acres of publicly owned open space in the neighborhood, which does not include the open spaces on the Harvard University campus that are typically accessible to the public. The northern part of the neighborhood near Porter Square is identified in the Green Ribbon report as a “top priority” for a tot-lot, neighborhood park, and community park, while the southern part of the neighborhood is identified as an “area of need” for a tot lot. The one existing playground in the neighborhood is planned to be fully renovated in the near future.

Neighborhood 9: “Neighborhood Nine”

Neighborhood Nine is a neighborhood with about 11,800 residents, whose demographic and economic composition is fairly representative of Cambridge at large. However, Neighborhood Nine has a slightly higher median household income, at 122% of the citywide median, and has a higher educational attainment, with 77% of neighborhood residents having earned a college degree.

Neighborhood Nine contains about 72 acres of public open space, which includes the 50-acre Danehy Park field complex and 10 acres of open space around Cambridge Common. The Green Ribbon report identifies part of the neighborhood as an “area of need” for a community park, while the area around Porter Square is identified as a “top priority” for a tot lot, neighborhood park, and community park. Renovations have been completed to most existing parks since the 1990s, however, Cambridge Common is identified as being in need of future renovations.

Neighborhood 10: “West Cambridge”

Neighborhood Ten has a population of about 8,100. Families comprise 46% of households and 13% of the population is under 18. It is one of the more affluent neighborhoods in the city, whose median household income is 163% of the citywide median, and where 84% of residents over 25 have a college degree.

There are about 43 acres of public open space in Neighborhood Ten, including 30 acres of state-owned riverfront parkland. The neighborhood also borders the 98-acre Fresh Pond Reservation. The Green Ribbon Report identifies parts of Neighborhood Ten as “areas of need” for tot-lots, neighborhood parks, and community parks. Two parks in the neighborhood have been renovated within the past five years. There is also a playground

near a public elementary school that is in need of equipment replacement. In addition, a master plan for renovations to Fresh Pond Reservation is currently being implemented.

Neighborhood 11: North Cambridge

North Cambridge is a large neighborhood of about 11,200 residents. It is one of the more family-oriented neighborhoods in the city, where families comprise 50% of all households, and 20% of the neighborhood's residents are under 18.

There are about 71 acres of public open space in North Cambridge, including the 47-acre state-owned Alewife Brook Reservation and an 11-acre high school athletic field complex. The southern part of the neighborhood, near Porter Square, is identified in the Green Ribbon report as a top priority for a tot-lot, neighborhood park, and community park. Most existing parks in the neighborhood have been renovated since the 1990s, with two having been renovated within the past five years. The high school athletic complex at Russell Fiend is currently undergoing a full renovation.

Neighborhood 12: Cambridge Highlands

The Cambridge Highlands is the smallest residential neighborhood in Cambridge with a population of only about 500. Most of the area within this neighborhood is industrial or commercial property that was developed adjacent to the railroad line. The population of this neighborhood may grow at some point in the future if older industrial and commercial properties are redeveloped as housing.

There are about 8 acres of public open space in the Highlands including the 6-acre Blair Pond reservation area, which is part of the state-owned Alewife Brook Reservation. The neighborhood also borders the 98-acre Fresh Pond Reservation and includes part of the 50-acre municipal golf course. The golf course recently underwent renovations, and there is a master plan being implemented for improvements to the Fresh Pond Reservation.

Neighborhood 13: Strawberry Hill

Strawberry Hill is a small, relatively low-density neighborhood with about 2,500 residents. It is more family-oriented than most neighborhoods in Cambridge, with families comprising about 54% of households, and about 21% of residents under 18 years of age.

Strawberry Hill has less than an acre of public open space, all located within a school playground. However, the neighborhood borders on the 98-acre Fresh Pond Reservation and includes part of the 50-acre municipal golf course. The golf course recently underwent renovations, and there is a master plan being implemented for improvements to the Fresh Pond Reservation.

ECONOMIC DEVELOPMENT DIVISION

Introduction & Overview

The Economic Development Division (EDD) of the Community Development Department is responsible for a wide range of economic development activities designed to meet the City's need for a diversified and thriving economy. The Division offers programs aimed at revitalizing commercial districts, supporting entrepreneurship, promoting a dynamic business climate and preserving a strong employment base. EDD offers individual business development assistance as well as numerous programs designed to enhance the vitality of local businesses, including micro-enterprises, and to encourage business growth within the City.

Since 1997, when the City's first Economic Development Policy was developed, changes in various business sectors dramatically influenced the Cambridge economy. In addition, new information from the 2000 Census provided a more up-to-date picture of the community. These and other factors prompted a recent review of existing economic development policies.

The overarching economic development objective of the Five-Year Consolidated Plan is to expand economic opportunities, especially for low and low-moderate income persons.

PUBLIC PROCESS

In an effort to encourage participation from the community in developing economic policy, CDD/EDD hosted three public forums in 2003 to which various stakeholders, including residents, small business owners, neighborhood associations, public and private agencies, community development corporations and business organizations, were invited to provide input concerning the direction of current and future economic development programs. Two specialized forums were also held—one specifically for larger businesses, hosted by the Chamber of Commerce, and one for the City's colleges and universities. All participants were asked for input on recent demographic changes, current economic development trends as well as new initiatives. Policy and program initiatives were developed based on the feedback from these forums. An updated City of Cambridge Economic Development Policy was published in Spring 2004.

POLICY GOALS

Policy themes that emerged from the community input process fell into six broad themes; commercial district revitalization, small business development, real estate data collection, marketing Cambridge, workforce development and business climate support services.

Objective #1:

To cultivate a supportive environment for income-eligible micro-enterprises and business, with particular emphasis on small, women and minority-owned businesses.

Small Business Development

EDD will continue to support the City's small businesses, especially women and minority-owned businesses, by assisting them with marketing, networking, business plan development, loan packaging and exposure to a broader range of resources. The Division will continue to partner with non-profit organizations and other contractors to provide pre-business and business development educational services for low and low-moderate income micro businesses. Services will include workshops, seminars, class series and in-store consultations. In anticipation of approval of two new NRS areas in Cambridge, EDD will continue financial literacy classes for NRS residents.

The goal for the five-year period ending June 30, 2010 is to assist 150 income-eligible micro-enterprises.

Educational Workshops

EDD currently provides several workshops aimed at Cambridge's low and low-moderate income community. These workshops are specifically geared toward helping individuals and micro-enterprises start a new business, enhance an existing business or save for an economically empowering objective such as starting a business. As in the past, residents in the proposed new NRS areas and low and low-moderate income micro-enterprises will be targeted for enrollment in these workshops. The details of the workshops are as follows:

The goal for the five-year period ending June 30, 2010 is to assist 300 income-eligible individuals.

Expected Resources:

Federal Funds:

Community Development Block Grant

Local Funds:

Property Taxes

Other

Strategies:

Combination of Community Development Block Grant and Property Taxes

These funds will be used to cover the costs associated with staff, overhead and any consultant needed to achieve the following:

One-on-One Counseling: Assistance will continue to be available to income-eligible micro-enterprises and start-ups for help with writing business plans, preparing marketing and expansion proposals, doing feasibility analyses and site assessments, and obtaining referrals to sources of capital. It is anticipated that over 250 businesses will receive one or more of these services over the next 5 years. Long-term outcome projections estimate that approximately 20 new businesses will be launched.

Making your Money Work: Financial literacy classes teach Cambridge residents how to establish budgets, reduce debt, repair credit, and set financial goals, such as planning for retirement, saving for college, purchasing a home, or starting a business. Target participants will be youth and adult residents of low income housing in Cambridge. It is anticipated that 200 residents will finish the class series over the 5-year period. Of those, at least 50% will have established and followed a budget to save for a life-changing opportunity.

Starting Your Own Business: This series of workshops helps new and aspiring Cambridge entrepreneurs understand the characteristics of successful businesses, relevant industry trends, and the steps necessary to develop winning business concepts. It is anticipated that 100 people will participate in this workshop series over the next 5 years. Of those, between 10 and 15% will launch new businesses.

Minding Your Own Business: These workshops assist existing Cambridge income-eligible micro-enterprises with business and marketing strategies, competitive analyses, brand promotion, and realistic budgeting. It is anticipated that 150 income-eligible micro enterprises will participate in this workshop series over the next 5 years. Of those, 20% will grow their business sales and hire at least one new full-time employee.

Small Business Planning Series: EDD is planning to offer a new series of workshops to help small businesses understand the essential elements of running a profitable, long-lived enterprise by planning for success. EDD is exploring a mentoring component to augment the workshops, matching well-established business owners with fledgling small business owners. Prior to the pilot, EDD will survey the participants for feed-back on the needs of fledgling businesses owners and design a program to address these needs.

Women and Minority-Owned Businesses: SOWMBA (State Office of Minority and Women-Owned Business Assistance) As part of a long-term economic development strategy, the EDD will continue to work with SOMWBA to offer workshops in Cambridge to assist minority and women businesses to become state-certified vendors, enhancing their ability to do business with state and local governments and large businesses. It is anticipated that 35 businesses will attend a workshop over the next five years and that 25%-35% will become SOMWBA certified.

Cambridge Minority & Women-Owned Business Directory: The Economic Development Division periodically publishes the “Minority & Women -Owned Business

Directory” that lists approximately 400 establishments, owned and operated by women and minority entrepreneurs in Cambridge, both alphabetically and categorically. This Directory also contains listings of support services at the federal, state and local levels and is widely distributed to the Cambridge business and institutional communities. It is intended to support this business segment by acting as a marketing and networking resource.

Objective #2:

Promote thriving commercial districts.

Commercial District Revitalization

The City is composed of six commercial districts: Kendall Square/East Cambridge, Central Square, Cambridge Street/Inman Square, Harvard Square, Porter Square, and Fresh Pond. While each has its own character and appeal, all districts share common desirable elements: convenient shopping with a variety of desired goods and services for neighborhood residents, students and workers. The commercial districts each provide employment in retail establishments and office buildings.

EDD will continue its support of Cambridge retail businesses, especially income-eligible micro-enterprises and those located in two proposed new Neighborhood Revitalization Strategy (NRS) areas by offering programs such as the Best Retail Practices Program and the Façade and Signage and Lighting Improvement Programs and by supporting businesses associations in commercial districts.

The goal for the five-year period ending June 30, 2010 is to provide 60 additional retailers with matching grants of up-to \$5,000 to improve and enhance their business, with approximately 10-12% hiring new employees as a result.

Expected Resources:

Federal Funds:

Community Development Block Grant

Local Funds:

Property Taxes

Other

Strategies:

Best Retail Practices: This program provides interior design and marketing assistance to Cambridge retailers to help them increase sales. It includes a free workshop geared to a larger group of retailers, individual in-store consultations and a matching grant program that funds up to 80% of pre-approved store improvements or marketing costs, up to \$5,000 per business. Assuming approval of two new NRS areas, this program will continue to be offered to income-eligible micro-enterprises and those retailers located within, and serving residents of, the NRS areas. The program has a track record of helping participants increase sales by an average of 9%, which EDD strives to maintain.

Façade, Signage, and Lighting Improvements: This program provides technical and financial assistance to Cambridge businesses interested in improving their commercial

storefronts. Property and business owners can apply for matching grants of up to \$35,000 for pre-approved façade improvements. Matching grants of up to \$3,500 are also available for pre-approved signage and lighting improvements. This program is currently supported by tax dollars. Over the next 5 years it is anticipated that at least 50 additional businesses will improve their storefronts. This program has provided design services to 134 businesses, 50 of which have completed façade improvements since 1999.

Support to Business Associations: The Economic Development Division will continue to help independent neighborhood business associations by providing technical assistance for organizational development and helping to attract and retain businesses, to help assure the appropriate retail mix for each commercial district.

Objective #3:

Support efforts to sustain a diverse array of employment opportunities accessible to Cambridge workers including support for training of low and low-moderate Cambridge residents for jobs in the bio-medical and healthcare industries.

Workforce Development Assistance

The Economic Development Department will continue to support a broad range of job preparedness and economic empowerment programs for Cambridge residents. These programs will be targeted specifically to residents of the proposed new NRS areas.

The goals for the five-year period ending June 30, 2010 is for the CHA Health Career Advancement Program to graduate and place up to 22 within the next 4 years in key areas such as nursing and radiology and enroll up to 44 workers over the next 5 years; and for the Just-A-Start Biomedical Career Program to graduate up to 150 individuals over the next 5 years and place up to 75% in entry-level positions.

Expected Resources:

Federal Funds:

Community Development Block Grant

Local Funds:

Property Taxes

Strategies:

Health Career Advancement Program: This program helps income eligible Cambridge residents to complete the coursework required for nursing or radiology degree programs. The program was developed with the Cambridge Health Alliance to help fill positions in various clinical areas where there are increasing staffing needs. Participants receive free tutoring and career coaching and free access to courses at Bunker Hill Community College in mathematics, English, biology, anatomy, and other health-related subjects. This program offers healthcare professional career ladders to incumbent Cambridge Health Alliance workers who are currently in non-healthcare positions and who reside in the NRS area. The program accepts new enrollees as available slots open.

Just-A-Start Biomedical Career Program: This free nine-month certificate program provides academic and lab instruction to income-eligible Cambridge residents to prepare them for entry-level biotech jobs at local life science companies, universities, research institutions, clinical laboratories and hospitals. Upon completion, participants receive assistance in resume writing and job placement

Marketing Cambridge: Strong partnerships will continue to be nurtured among the City, the Office of Tourism, institutions of higher education, including Cambridge College, Harvard University, Lesley College and Massachusetts Institute of Technology, and Cambridge companies to promote the many advantages of doing business in Cambridge. These include: a research and development hub with close proximity to hospitals and research centers; a highly educated, culturally rich and diverse community; excellent regional and local transit systems the strong presence of venture capital in the metropolitan area and a ready workforce. Attracting new big business to Cambridge usually brings new employment opportunities for its residents.

“Cambridge/Biotech: History in the Making”

CDD/EDD has recently published “Cambridge/Biotech: History in the Making”, a brochure to market the City to the biotech industry. Over the past decade, biotech research has emerged as a most important focus for the City’s business community, and the City has emerged as one of the world’s major biotech centers. Cambridge hopes to attract more businesses to join the current revolution doing genomic research, developing nano-technology and studying the brain. The expansion of these life science businesses will create many new job opportunities for Cambridge residents.

Objective #4:
Business Climate Support Services

The following programs represent the activities of the Economic Development Department that are not related to HUD and CDBG objectives, yet demonstrate the range of services the Department provides for all aspects of economic development within the City.

Expected Resources:

Local Funds:
Property Taxes

Strategies:

Real Estate Data Collection and Site Search Assistance

EDD will continue to maintain current information on available commercial space and make the information available to any small or large businesses looking to move within or to the City.

- **Development Log:** The City tracks large-scale residential and commercial development projects currently in the permitting or construction phases. The Log contains the name and location of each project, the developer, type of use, the amount of square footage and contact information and is published quarterly. The Log is published quarterly during the calendar year and is used by both City departments and stakeholders to track the progress of large developments.
- **Market Information:** The City tracks information on current real estate trends, vacancy rates, and lease rates for commercial properties in Cambridge. Information is distributed, upon request.
- **Site Search Assistance:** The City maintains a list of available commercial properties and makes this information available free of charge. Assistance is available to existing businesses and entrepreneurs seeking office, retail, industrial, or R&D space in Cambridge. The City is exploring the possibility of posting the data-base on the City's website so that businesses and individuals seeking space in Cambridge can search the database independently.

Business Climate Support Services

EDD will continue to maintain contact with the business community at-large and work with other City Departments to continue the process of streamlining the City's permitting and licensing process to facilitate a favorable business environment.

- **Streamlining Permitting Process:** In order to provide a user-friendly regulatory environment for residents and businesses, EDD has developed six guides to obtaining common licenses and permits. Topics include how to obtain a permits for building construction, constructing curb cuts, fire safety, holding a special event, historic commission certificates and how to start a business in Cambridge. EDD has also published a guide to assist micro-enterprises on how to do business with the City. It is anticipated that 2,250 guides will be distributed over the next 5 years.

PUBLIC SERVICES FUNDS

The City of Cambridge receives an annual Community Development Block Grant (CDBG) award from the Department of Housing & Urban Development (HUD); and 15% of the total is set aside for the provision of Public Services. The Department of Human Service Programs (Department) is responsible for the administration of these funds.

The Commission for Human Service Programs (Commission) is a citizen advisory board that makes funding recommendations to the City Manager for these Public Service funds, in conjunction with the Department. The Commission also serves to advise the City Manager and Assistant City Manager on human services policy issues.

For the fiscal year 2006 to begin on July 1, 2005, the Department, together with the Commission, has agreed on the following process:

- To host a “Community Dialogue on Human Services” forum, formerly known as the Public Hearing, to solicit input on the human service needs of Cambridge residents: this event took place on February 9, 2005, and was attended by staff from over 30 community organizations, and Cambridge residents. The following themes were identified by participants at the forum:
 - Need for services for young adults transitioning from school to work
 - Need for more mental health services/consultants
 - Need for services for immigrants, including translation/interpretation
 - Need for more appropriate and accessible services for senior citizens
 - Need for more services for individuals with disabilities
 - Need for availability of nutritional food at food pantries
 - Need for housing for homeless and low-income families/individuals
 - Need for networking opportunities for providers to share resources/information
 - Need for technological assistance/support
- To issue an Open/Competitive RFP for allocation of fiscal year 2006 CDBG Public Services funds: the Department has invited non-profit human services organizations to respond to this RFP by mailing out over 200 RFP Notifications to organizations and placing a legal notice in the local newspaper. Applicants are required to address in their proposals the themes listed above; and the following priority areas as defined by the Department: Children/Youth/Family Support; Domestic Violence; Linguistic Minorities; Homelessness; Emergency Food Resources; and Elderly/Individuals with Disabilities; and

- To conduct a One-Year Contracting Cycle: the Department will issue a One-Year Contract to recipients of FY2006 CDBG funds to cover the period of July 1, 2005 thru June 30, 2006.
 - Note: The last CDBG RFP process that took place in FY2003 resulted in a 3-Year Contracting Cycle that began on July 1, 2003 and will be ending on June 30, 2005.

**Note: The Dialogue forum was hosted in conjunction with the Cambridge Community Foundation, which is dedicated to improving the quality of life for residents of Cambridge by providing financial grants, technical assistance and forming partnerships with struggling organizations.*

The activities described below are a projection for the next five years based upon Department staff working relationship with the number of providers that have received continuous CDBG funding over the last five years. This projection will vary as it becomes impacted by the following factors:

- A reduction of \$30,000 to the CDBG allocation for public services for the fiscal year 2006;
- The final outcome of the ongoing Open/Competitive CDBG RFP process for the fiscal year 2006; and
- Further cuts anticipated to the CDBG Public Services funding during the period of 2007 thru 2010, including the prospect that the funding may be eliminated.

PUBLIC SERVICE OBJECTIVES

As indicated earlier, the City of Cambridge Department of Human Services will experience a \$30,000 cutback in CDBG public services funding for FY2006. It is anticipated that further reduction may take place during the course of the following 5 years, including the likelihood that the funding may be eliminated. Also, the Department currently is conducting an Open/Competitive CDBG RFP process for FY2006 - the result of this process will not be available until late May. The narrative that follows below takes into account both the factors identified above and the city's working relationship with various community providers that have been CDBG recipients over the last 3 years or longer.

OVERALL GOAL: TO IMPROVE THE OVERALL QUALITY OF LIFE FOR CAMBRIDGE RESIDENTS BY CREATING AND COORDINATING PUBLIC SERVICES.

Objective #1:

To create or support a broad array of services and opportunities for families and youth.

For the 5-year period ending June 30, 2010 the City of Cambridge expects to provide vital support services to approximately 16,000 low and low-moderate income individuals through a variety of public service grants. With continuing funding from HUD, low-moderate income individuals, families and children/youth will continue to access vital community services. Based on our working relationship with community organizations, we anticipate that the following providers, among others, will seek funding to support programs targeting low-moderate income population:

- Various community-based organizations such as Margaret Fuller Neighborhood House and East End House will continue to enhance the quality of lives of residents in Area IV and East Cambridge by providing essential community services such as: emergency food, senior services, school-age programs and social/educational opportunities.
- Organizations such as the Cambridge YWCA and Hildebrand will continue to provide housing and supportive services to homeless women and families with children; while provider such as CASPAR will continue to support homeless adults in recovery from substance abuse and/or alcoholism in securing alternative housing.
- Multi-linguistic Cambridge residents will continue to access mainstream community resources with the support of community providers such as: Massachusetts Alliance of Portuguese Speakers, Concilio Hispano and the Ethiopian Community Mutual Assistance Association.
- Homebound elders and individual with disabilities will continue to receive food delivered thru the home-delivery program of organization such as Food For Free.

Expected Resources

Community Development Block Grant

Local Property Taxes

Strategies

Through a combination of Community Development Block Grant and Property Taxes, the Department of Human Service Programs anticipate to contract with local non-profit community providers who work with individuals, families and multi-linguistic residents that will provide the following:

- Develop/enhance new and existing social and educational programs, based on community needs;
- Operate emergency food pantries, including delivery of food to homebound individuals; and deliver fresh produce and canned goods to various shelters and meal sites;
- Assist homeless women and homeless families not eligible for Emergency Assistance in finding transitional and/or permanent housing;
- Provide individual counseling, case management, housing search advocacy, and referrals to other supportive community services;
- Provide interpretation and translation services;
- Provide life skills training, educational/vocational opportunities, and information on women's health issues;
- Identify and assess appropriateness for participation in the program;
- Develop and implement individualized treatment plans;
- Provide ongoing case management and adjust treatment plans as needed;
- Conduct individual and group counseling sessions;
- Identify/support participants ready to transition into a more stable sober environment, such as independent/residential housings, treatment programs and/or sober shelters.

Objective #2:

To create or support services for senior citizens and persons with disabilities residing in Cambridge.

Number of Households to be Served:

For the 5-year period ending June 30, 2010, the City of Cambridge expects to provide vital support services to approximately 1,500 elders and individuals with disabilities through a variety of public service grants. With continuing funding from HUD, this low-moderate income population will continue to access essential community services. Based on our working relationship with community organizations, we anticipate that the following providers, among others, will seek funding to support programs targeting the elderly and persons with disabilities:

- Organizations such as SCM Transportation and The Shepherd's Center will continue to provide transportation services to elderly and individuals with disabilities – including escorted services to those identified as most frail.
- Organization such as HouseWorks will keep senior citizens and persons with disabilities from being evicted or displaced by providing extensive cleaning and reorganization of their homes.
- Other services provided to this population will include: nutritional shopping rides by SCM; and a social/support group for isolated Haitian Elders by the Cambridge Council On Aging.

Expected Resources:

Community Development Block Grant:

Local Property Taxes:

Strategies:

Through a combination of Community Development Block Grant and Property Taxes, the Department of Human Service Programs anticipate to contract with local non-profit community providers who work with senior citizens and persons with disabilities that will provide the following:

- Assist Elders from Haitian-descent gain access to existing community services through:
 - Weekly group meetings engaging elder in recreational, social and educational activities, which include the provision of weekly hot meals;
 - Opportunities for socialization with other Haitian Elders;
 - Information and referral services to promote access to essential community services, such as the Senior Food Pantry, housing and health care; and
 - Interpretation/translation services and English as a Second Language (ESOL) instruction.

- Provide medical transportation and nutritional shopping trips to seniors and persons with disabilities to promote access to essential community services

Objective #3:

To offer legal support and services to public & private housing tenants in eviction cases.

For the 5-year period ending June 30, 2010 the City of Cambridge expects to provide vital support services to approximately 325 low-moderate income individuals, families and their children through a variety of public service grants. With continuing funding from HUD, low-moderate income Cambridge residents at risk of becoming homeless will continue to access these essential community services. Based on our working relationship with community organizations, we anticipate that organizations such as Community Legal Services/Counseling Center, among others, will seek funding to support programs targeting low-income population facing eviction proceedings.

Expected Resources

Community Development Block Grant:

Local Property Taxes:

Strategies:

Through a combination of Community Development Block Grant and Property Taxes, the Department of Human Service Programs anticipates to contract with community providers such as Community Legal Services/Counseling Center to provide the following services to individuals, families and multi-linguistic residents:

- Legal counsel and representation to public/private housing tenants in eviction cases;
- Representation to public and subsidized housing tenants and applicants for housing in administrative appeals.
- Community outreach and consultation to community organizations and advocates on landlord/tenant housing law issues; and
- Supervision/training of volunteer attorneys on landlord/tenant law, trial/administrative practice, and public/subsidized housing programs.

Objective #4:**To offer age-appropriate services to disadvantaged and underserved youths.**

For the 5-year period ending June 30, 2010, the City of Cambridge provide vital support services to approximately 1,250 low and low-moderate income youths through a variety of public service grants. With continuing funding from HUD, the city will continue to promote access to essential community services for low-moderate income youth. Based on our working relationship with community organizations, we anticipate that the following providers, among others, will seek funding to support programs targeting low-moderate income youths and their families:

- Organizations such as Adolescent Consultation Services will continue to provide psycho-educational groups for court-involved youth;
- Youth with emotional/behavioral difficulties will continue to access a summer camp coordinated by Cambridge Camping;
- Organizations such as The Guidance Center will continue to support youth and their families by providing bilingual/bicultural early intervention services to families with infants, and bilingual/bicultural mental health services to individuals, families and children.

Expected Resources

Community Development Block Grant

Local Property Taxes

Strategies:

Through a combination of Community Development Block Grant and Property Taxes, the Department of Human Service Programs anticipates to contract with local non-profit community providers who work with individuals, families and multi-linguistic residents that will provide the following:

- Summer camp program for children with emotional and behavioral special needs.
- Psycho-educational groups addressing critical teen issues such as: sexual behavior, substance abuse, peer pressure, anger and domestic violence;
- Support and counseling to court-involved adolescents, and peer group support;
- Individual counseling, and information and referral to other supportive services;
- Outreach and collateral support to assist linguistic minority families with infants in accessing early intervention services;
- Bilingual/bicultural mental health services and support to recently immigrated Spanish, Portuguese and Haitian speaking children and families with serious psychosocial problems, intensified by cultural differences and social disadvantages.
- Comprehensive developmental assessment and specialized therapeutic intervention provided largely by staff who speak the native language of the family;
- Case management and individual family service planning;
- Weekly home visits;

- Access to related community services such as: parent-child groups at community sites and transportation, and
- The hiring, training and supervision of bilingual/bicultural Early Intervention Specialists.

Objective #5:

To create or support domestic violence and abuse prevention and treatment for adults and youth.

Number of Households to be Served:

For the 5-year period ending June 30, 2010, the City of Cambridge expects to provide domestic violence-related services to approximately 1,250 low-moderate income adults and children through a variety of public service grants. With continuing funding from HUD, low-moderate income Cambridge residents will continue to access these essential community services. Based on our working relationship with community organizations, we anticipate that the following providers, among others, will seek funding to support domestic violence-related programs:

- Organizations such as the Cambridge/Somerville Legal Services and Community Legal Services/Counseling Center will provide counsel/representation and counseling services;
- The Women's Education Center will continue to provide support groups, educational workshops and safe daytime space/support to homeless women; and
- Dating Violence Intervention/Prevention (a program of Transition House) will continue to provide education and counseling to high/middle school youths on issues related to dating violence.

Expected Resources

Community Development Block Grant
Local Property Taxes

Strategies

Through a combination of Community Development Block Grant and Property Taxes, the Department of Human Service Programs anticipate to contract with local non-profit community providers to provide the creation or support of domestic violence and abuse prevention and treatment for adults and youth that will include the following:

- Legal counsel and representation in court in cases involving divorce, restraining orders, child support, child custody, visitation rights;
- Individual/group counseling to address psychological symptoms associated with domestic violence, such as depression/anxiety/stress;
- Supervision/training of volunteer attorneys working with victims of domestic violence
- Support groups for women suffering from post-traumatic disorders due to domestic violence, abuse and poverty/discrimination;
- Safe daytime space and support to homeless women.
- Educate and counsel youth about the issues of dating violence.

Objective #6:

To provide after-school and year-round employment programs; including life skills and academic support to youths and young adults.

For the 5-year period ending June 30, 2010, the City of Cambridge expects to provide essential employment programs to approximately 1,250 youth and young adults through a variety of public service grants. With continuing funding from HUD, low-moderate income Cambridge residents will continue to access these vital community services. Based on our working relationship with community organizations, we anticipate that the following providers, among others, will seek funding to support programs targeting low-moderate income population:

- Cambridge Housing Authority will continue to provide an after-school/life skills training program for youth residing in public developments; and Just-A-Start Corporation, will continue to offer job development and employment programs to disadvantaged high school students and out-of-school youth.

Expected Resources

Community Development Block Grant

Local Property Taxes

Strategies

Through a combination of Community Development Block Grant and Property Taxes, the Department of Human Service Programs anticipate to contract with local non-profit community providers who work with individuals, families and multi-linguistic residents that will provide the following:

- After-school classroom-based instruction in job readiness and life skills;
- Career awareness; job readiness/development; job search training; job placements, in private/public sectors; job performance monitoring; and on-the-job-mentorship;
- On-site skills training in construction, housing rehabilitation and energy conservation;
- Case management, counseling, and individual service plans;
- Academic support; high school equivalency/diploma and college preparation; and
- Summer literacy camp.
- Conduct outreach to the community, and to the local private industry in supporting employment services to youth in Cambridge.

Objective #7:

To assist in providing a wide array of child-care services that benefits the children, the parents and the providers.

For the 5-year period ending June 30, 2010, the City of Cambridge expects to provide vital support services to approximately 300 low-moderate income adults and youths through a variety of public service grants. With continuing funding from HUD, low-moderate income individuals, families and children/youth will continue to access these essential community services. Based on our working relationship with community organizations, we anticipate that the following providers, among others, will seek funding to support programs targeting low-moderate income population:

- Organization such as Child Care Resource Center will continue to conduct a career development program to expand knowledge on career opportunities available within the child-care field to 25 income eligible individuals; and continue to administer a tuition assistance program providing scholarships for school-age programs and summer camps to income eligible children.

Expected Resources

Community Development Block Grant
Local Property Taxes

Strategies

Through a combination of Community Development Block Grant and Property Taxes, the Department of Human Service Programs anticipate to contract with local non-profit community providers who work with individuals, families and multi-linguistic residents that will provide the following:

- Scholarships for school-age programs and summer camps;
- Conduct ongoing community outreach to inform of availability of services;
- Conduct individual counseling sessions on career development/opportunities within the child care field;
- Information and referral services;
- Ongoing technical assistance;
- Develop and promote access to child-care career building materials and services.
- Conduct outreach to inform community of availability of services; and

Emergency Shelter Grant (ESG)

PURPOSE

Given a sustained level of McKinney ESG funding, the City of Cambridge plans to fund the provision of the following services:

- Shelter services to homeless women and children and people with disabilities in Cambridge;
- Day drop-in services to homeless youth in Cambridge; and
- Emergency Shelter services to homeless men in Cambridge.

These services are described in detail in the three objectives listed below.

OBJECTIVE #1:

Provide quality Emergency Shelter services to homeless women and children and people with disabilities in Cambridge

Number of Homeless Women and Children and People with Disabilities to be Served:

From FYs 2006-11, the City of Cambridge envisages awarding funding to homeless shelters that will specifically serve approximately 4900 individuals from the target population of single homeless women and homeless children and families and people with disabilities.

Expected Resources

Federal Funds

Community Development Block Grant Program
McKinney ESG Funds
McKinney SHP Funds

State Funds

Department of Public Health Bureau of Substance Abuse Services
Department of Social Services
Department of Transitional Assistance
Massachusetts Shelter & Housing Alliance

Local Funds

City of Cambridge Tax Dollars
Cambridge Housing Assistance Fund (private donors)
Cambridge Fund for Housing (private donors)
Harvard
Private Fundraising
United Way

Strategies

Targeting Compassionate and Effective Organizations Working with Homeless Women & Families and People with Disabilities: Each year, an RFP will be circulated to homeless services providers in the area. Then a group of stakeholders from the City's Department of Human Service Programs including the coordinator of the Cambridge Continuum of Homeless Service Providers will meet to review proposals and to decide on the needs of the target population. Based on our working relationships with a number of providers, we plan to fund the following organizations and programs:

- Shelter Inc.'s Women's Day Drop-In, which provides daytime support and services to homeless women. It is primarily a safe-haven to help this vulnerable population off the streets. Services include:
 - Crisis intervention;
 - One-on-one counseling;
 - Weekly visits from Health Care for the Homeless; and
 - Referrals for mental health, substance abuse, tertiary health care, job, training, legal services, and housing search.

The FY2005 ESG for \$27,800 funded operating costs including salaries for the program coordinator and specialist, food and training. We anticipate funding this program at a similar level for the coming five years.

- Shelter Inc.'s Shelter + Care program provides stabilization services to between 8 and 12 homeless men and women with disabilities per year. The program helps these individuals transition into their own homes and to successfully live independently. An important element of this program is that it allows homeless households whose negative housing histories would have prevented them from receiving Section 8 vouchers to obtain subsidized and supported permanent housing. The FY2004 and '05 grants paid for part of the salary of the caseworker. As with previous recent years, the City hopes to fund this program in the realm of \$20,000 for the next five years.
- The Hildebrand's Family Shelter provides emergency shelter for 34 families, 14 of whom are sheltered in Cambridge. Because their 24-hour shelter is so well utilized, it is in need of constant renovations. Funding for the past few years was used to make repairs to their house on 41-43 Columbia St, which was built in the first decade of the twentieth century and requires constant improvements. Due to cuts from the State, Hildebrand may begin using some of the \$7 to \$8,000 per year funding to cover operating costs. The Family Shelter should be funded around the same level for FYs 2006-11.
- Transition House became the first battered women's shelter in the US, and since then it has sheltered over 5,000 women and children. Its mission is to provide refuge, supportive services, education and empowerment skills to enable battered

women to achieve financial independence for themselves and their families.

Services include:

- Post Traumatic Stress support group;
- Economic literacy trainings;
- Parent-support group; and
- Self-care.

The FY 2004 and 05 grants were for maintenance, utilities, and groceries and were in the range of \$9,000. We anticipate funding them at a similar level for the next five years.

- Catholic Charities' St. Patrick's Shelter last year provided shelter to over 250 individual homeless women. The shelter is the only emergency shelter for sober women in the area outside of Boston. Previous grants have ranged between \$5,000 and \$6,000, and in the past have covered cover salaries enabling the shelter to remain open 24 hours/day. Having the shelter be open during the day allows homeless women to work night shifts so they can sleep during the day, which is especially important in an economic downturn when jobs are scarce. Now, however, their awards tend to fund utilities so the ESG essential services cap is maintained. The City hopes to fund St Patrick's Shelter at around \$5,500 for the foreseeable future.
- HomeStart's Housing Placement Service is an intensive housing search service for homeless adults in Cambridge. Over the past five years, the program has served more than 245 homeless people and moved them into permanent housing. The program, which predominantly serves homeless women, assists with housing relocation costs such as security deposits, first and last month's rent and moving expenses. Previous ESG awards have been around \$5,000, and we anticipate funding at this level for FYs 2006-2011.
- CASPAR's wet shelter is open to men and women in Cambridge who are ineligible for other shelter services because of their active substance abuse. But due to lack of space, only 15% of clients are women. The shelter has on-site primary health care four times a week. Due to increased demand, CASPAR has increased capacity by 50% in one year- now up to 107 people use the shelter a day. The FY 2004 and 05 grants were for approximately \$17,500 each for operating costs specifically food, maintenance, and utilities. The City will most likely fund this shelter at a similar level in the five coming years.
- Phillips Brooks House, a non-profit organization working with Harvard University students runs two seasonal shelters that serve both women and men. It's Harvard volunteers run St James' Summer Shelter, which is located in St. James' Episcopal Church in Porter Square. It operates at night only through the summer months, and provides dinner and breakfast to up to 15 people. Clients can make a lunch to carry to work, receive clean clothing and transportation vouchers. While it was not funded in FY 2004, its FY 03 grant of \$3,000 paid for salaries

and overheads, and its FY 2005 grant of \$1,500 funded maintenance and food. This shelter should receive an award in the same range for the coming five fiscal years.

- Phillips Brooks House is now also administering the Harvard Square Homeless Shelter, which is run by its Harvard University Student volunteers. The entirely volunteer run facility within University Lutheran provides shelter to 5 women and 19 men each night through the winter. It is the only such facility in Harvard Square. The FY 2003 grant of \$3,000 funded salaries and operating costs, and the FY 2005 grant provided \$2,800 for operating costs. While the City hopes to provide similar amounts for FY 2005-20011, their difficulty gathering HMIS data due to the high client turnover and the student-volunteer staff may mean the program loses ESG support.
- The Cambridge YWCA was founded in 1891 to serve the needs of women and children in Cambridge and surrounding communities. The YWCA provides residence and shelter services for 99 women and 10 families. While many of its residents were formally homeless, the YWCA also has a specific shelter exclusively available to 9 homeless women and 10 families at any given time. In FYs 2004 and 2005, the City awarded the Y grants of \$7,300 and \$8,000 respectively for operations costs for their shelter, and we foresee making similar awards in the five years ahead.

OBJECTIVE #2:

Provide quality day drop-in services to homeless youth in Cambridge

Number of Homeless Youth to be Served:

For FY2006 to FY 2011, the City of Cambridge plans to award ESG funding to a homeless services provider(s) that will serve over 5,000 homeless youths.

Expected Resources

Federal Funds

McKinney ESG Funds

McKinney SHP Funds

State Funds

Department of Public Health HIV/AIDS Bureau for
Prevention & Education

Local Funds

Private Fundraising

Harvard-Epworth Church

Strategies

Targeting Youth-Friendly Organizations Working with Homeless Youth: The same RFP will be circulated to homeless services providers in the area, followed by the decision making process described in Objective 1. Based on our working relationships with a number of youth-focused providers, we plan to fund the following organization and program:

- Cambridge Cares About AIDS (CCAA) Youth on Fire is CCAA's drop-in shelter for run away, homeless youth. This program was developed as a response to an increasing number of homeless youth in Cambridge with HIV caused by practicing high-risk behaviors associated with living on the streets. It is the only shelter in Cambridge catering exclusively to youth. The program offers a safe, youth-focused environment open 5 days a week in which youth can access:
 - Hot meals;
 - Clothing, laundry, hygiene products, and showers;
 - Healthcare services;
 - Computers and Voicemail boxes;
 - Job search services;
 - Life-skills workshops;
 - HIV counseling; and
 - General counseling and referral.

In FYs 2003,04, and 05 Youth on Fire was awarded \$10,000, \$7,500, and \$9,000 respectively for operations costs, specifically for their rent. The City hopes to fund them within this range for the coming five fiscal years.

OBJECTIVE #3:

Provide quality Emergency Shelter services to homeless men in Cambridge

Number of homeless men to be served:

The City of Cambridge intends to fund to homeless shelters that will serve a target of 2124 homeless men per year.

Expected Resources

Federal Funds

McKinney ESG Funds
McKinney SHP Funds

Local Funds

City of Cambridge Tax Dollars
Private Fundraising
Volunteers

Strategies

Targeting the most Effective Organizations Working with Homeless Men: As mentioned earlier, an RFP will be circulated to homeless services providers in Cambridge. Please refer to Objective 1 for further details. In addition to the programs listed above, the City envisions funding the following organizations and programs:

- Bread & Jams is a process oriented non-profit run by formerly homeless for the homeless. Those currently homeless are key stakeholders in the organization, and participate in the decision making process. While Bread & Jams' ESG funding was in prior years used to support a van service for homeless individuals (70% of whom are men), the funding in FYs 2004 and 05 was for their drop-in shelter. The City awarded Bread & Jams \$13,000 in FY 2004 and \$12,000 in 05, and hope to give an award at this level for their drop-in shelter for the next five years.
- The Salvation Army operates a shelter open year round for up to 940 homeless men from the Cambridge area. ESG funding in between FY 2003 and 05 ranged from \$6,800 to \$7,500 per year for utilities enabling the shelter to be a more inviting place for clients so reading lights and importantly the heat could be left on during the day in the winter. The City hopes to fund the Salvation Army's shelter at the same level from FYs 05-11.

Antipoverty Strategy (91.215 (h))

1. *Describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families (as defined by the Office of Management and Budget and revised annually). In consultation with other appropriate public and private agencies, (i.e. TANF agency) state how the jurisdiction's goals, programs, and policies for producing and preserving affordable housing set forth in the housing component of the consolidated plan will be coordinated with other programs and services for which the jurisdiction is responsible.*
 2. *Identify the extent to which this strategy will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the jurisdiction has control.*
-

1. & 2. Anti-Poverty Strategy

The City of Cambridge will continue its efforts to reduce the number of families and individuals living in poverty over the next 5 years. The City will focus primarily on supporting programs that raise household incomes and stabilize housing situations. It also supports the McKinney grant for which the Department of Human Service Programs will apply annually, in hopes of receiving the maximum amount available to Cambridge to support the development of affordable housing that help homeless persons make the transition to permanent housing and independent living.

Toward this end, the Department of Human Service Programs (DHSP) uses City tax dollars (and new resources from state, federal and private sources) to provide a number of direct services aimed, directly or indirectly, at increasing household incomes. These include adult education and ESL classes, employment services for youth and adults, and childcare. DHSP provides benefits counseling, daily congregate meals and a food pantry for the elderly.

DHSP also funds a range of community-based programs aimed, directly or indirectly, at increasing household incomes. These include food pantry programs, programs designed to provide immigrant populations with access to social services as well as information and referral. DHSP funds programs to prevent and to alleviate the devastating impact of domestic violence, which often plunge women and their children into poverty. DHSP operates the Summer Nutrition program for children and youth in many locations citywide, and provides nutritious snacks and meals year-round for participants in its enrolled childcare and Youth Center programs.

In addition to the City's commitment to develop and preserve affordable housing and the efforts of the Cambridge Housing Authority, DHSP directs City tax dollars (and new resources from state, federal and private sources) to provide a number of direct services that help homeless families and individuals find and retain transitional and permanent housing and prevent eviction by stabilizing individuals and families in existing housing. An additional strategy employed by DHSP is a fuel assistance program.

DHSP also funds a range of community-based programs that help homeless families find transitional and permanent housing and prevent eviction by stabilizing individuals and

families in existing housing. These include a program to provide legal services and support to low and moderate income families who face eviction or legal barriers to obtaining permanent housing.

The Department of Human Service Programs works closely with the Community Development Department and the Cambridge Housing Authority to maximize the impact of these programs on poverty levels. Taking into consideration the factors over which our jurisdiction has control, we believe that this strategy will significantly improve the lives of low-income working families, elderly on fixed incomes, immigrants, victims of domestic violence, single mothers moving off public assistance and others who struggle with poverty in our City.

NON-HOMELESS SPECIAL NEEDS

Specific Special Needs Objectives (91.215)

1. *Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.*
2. *Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.*

1. & 2. *See Homeless Narrative in this Plan.*

Non-homeless Special Needs (91.205 (d) and 91.210 (d)) Analysis (including HOPWA)

**Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.*

1. *Estimate, to the extent practicable, the number of persons in various subpopulations that are not homeless but may require housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, and any other categories the jurisdiction may specify and describe their supportive housing needs. The jurisdiction can use the Non-Homeless Special Needs Table (formerly Table 1B) of their Consolidated Plan to help identify these needs.
Note: HOPWA recipients must identify the size and characteristics of the population with HIV/AIDS and their families that will be served in the metropolitan area.
 2. *Identify the priority housing and supportive service needs of persons who are not homeless but require supportive housing, i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction by using the Non-homeless Special Needs Table.*
 3. *Describe the basis for assigning the priority given to each category of priority needs.*
 4. *Identify any obstacles to meeting underserved needs.*
 5. *To the extent information is available, describe the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.*
 6. *If the jurisdiction plans to use HOME or other tenant based rental assistance to assist one or more of these subpopulations, it must justify the need for such assistance in the plan.*
-

SPECIAL POPULATIONS

The City supports nonprofit and public agencies in their applications for federal and state funds to develop additional housing with appropriate services for low-income persons with special needs. This includes nonprofit applications for commitments from federal programs like Section 811 Supportive Housing for Persons with Disabilities. Cambridge will also consider providing low interest loans and construction loans to fund gaps in the capital costs of developing supportive housing.

Supportive Housing Development Program

In addition to strongly supporting nonprofit agencies in their applications for federal and state funds to develop additional housing with appropriate services for low-income persons with special needs, Cambridge will target low-interest loans and construction loans to fund gaps in the capital costs of developing supportive housing.

Support for other entities

Cambridge will support other entities in their applications for resources consistent with this goal. For development projects, Cambridge will offer this support after evaluating these entities, with respect to the capacity of the development and management teams,

and the financial feasibility of specific projects. The City will offer technical assistance to nonprofit developers in order to help build this capacity.

Leveraging plans and matching requirements

Cambridge intends to continue its work to leverage state, local and private funds to support activities in this area. Funds leveraged tend to be committed on a site-by-site basis, but generally include the Cambridge Affordable Housing Trust, funds provided by Cambridge Banks Housing Associates (a consortium of local banks), local lenders and other sources. Some of these funds have matching requirements. For example, the Shelter Plus Care Program requires that federal rental subsidies be matched dollar-for-dollar with state and local service commitments.

Service Delivery and Management

The Cambridge Community Development Department will coordinate service delivery and management associated with this priority area. Cambridge will continue to work with its existing network of nonprofit agencies, and encourage new sponsors, to produce housing for the homeless, in partnership with the Cambridge Housing Authority and the State and Federal Government.

Basis for Assigning Needs

For a complete and thorough description of the process and criteria employed in determining the priority assigned to each Priority Need please see each division's individual narrative, all of which appear later in this document.

Activities that are assigned as a "High" priority are those which are slated to receive community development funds as stated within the Plan, those that are assigned a "Medium" priority are those that the City intends to fund through the Plan, but exist as subordinate categories of other High priority objectives. Activities that are assigned a "Low" priority are activities that are not receiving community development funds as stated within this Plan, but may receive funding from other City departments or sources, and as such may be a higher prioritized need than this Plan's scope.

For a more detailed analysis please refer to the relevant table in the Tables Appendix of this Plan

Obstacles to Meeting Underserved Needs

The primary obstacle to meeting the underserved needs in the City of Cambridge is a lack of available funding to the City and to the various non-profit agencies the City partners with in serving the low and moderate-income residents of Cambridge. As entitlement grants shrink or remain level-funded the cost of delivering services and completing projects increases, creating, in the recent past and present, an ever-widening spread of

cost and available funds. Mirroring this trend is the increasing difficulty in leveraging funds through state and private resources, also decreasing or stagnant in recent times. Cambridge is fortunate in regards to its robust tax-base, but despite this local trend the overall availability of funds from both federal, state and other private resources continues to decline as inflation, and therefore costs, rise.

Housing Opportunities for People with AIDS (HOPWA)

**Please also refer to the HOPWA Table in the Needs.xls workbook.*

- 1. The Plan includes a description of the activities to be undertaken with its HOPWA Program funds to address priority unmet housing needs for the eligible population. Activities will assist persons who are not homeless but require supportive housing, such as efforts to prevent low-income individuals and families from becoming homeless and may address the housing needs of persons who are homeless in order to help homeless persons make the transition to permanent housing and independent living. The plan would identify any obstacles to meeting underserved needs and summarize the priorities and specific objectives, describing how funds made available will be used to address identified needs.*
 - 2. The Plan must establish annual HOPWA output goals for the planned number of households to be assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. The plan can also describe the special features or needs being addressed, such as support for persons who are homeless or chronically homeless. These outputs are to be used in connection with an assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.*
 - 3. For housing facility projects being developed, a target date for the completion of each development activity must be included and information on the continued use of these units for the eligible population based on their stewardship requirements (e.g. within the ten-year use periods for projects involving acquisition, new construction or substantial rehabilitation).*
 - 4. The Plan includes an explanation of how the funds will be allocated including a description of the geographic area in which assistance will be directed and the rationale for these geographic allocations and priorities. Include the name of each project sponsor, the zip code for the primary area(s) of planned activities, amounts committed to that sponsor, and whether the sponsor is a faith-based and/or grassroots organization.*
 - 5. The Plan describes the role of the lead jurisdiction in the eligible metropolitan statistical area (EMSA), involving (a) consultation to develop a metropolitan-wide strategy for addressing the needs of persons with HIV/AIDS and their families living throughout the EMSA with the other jurisdictions within the EMSA; (b) the standards and procedures to be used to monitor HOPWA Program activities in order to ensure compliance by project sponsors of the requirements of the program.*
 - 6. The Plan includes the certifications relevant to the HOPWA Program.*
-

N/A

OTHER NARRATIVE

Include any Strategic Plan information that was not covered by a narrative in any other section.

Neighborhood Revitalization Strategy

In recent years, the U.S. Department of Housing and Urban Development's (HUD) Office of Community Planning and Development (CPD) has stressed a coordinated marshalling of resources to facilitate entitlement communities' ability to engage in comprehensive community revitalization strategies. Comprehensive community revitalization strategies seek to create partnerships among federal and local governments, the private sector, community organizations and neighborhood residents. HUD seeks to create communities of opportunity in neighborhoods by stimulating the reinvestment of human and economic capital and economically empowering low-income residents.

Through this effort, Entitlement communities may define a Neighborhood Revitalization Strategy Area (NRSA) that meets the threshold for low/moderate income (LMI) residents (55.75% in Cambridge), and that is also primarily residential. Within in this area the City is then afforded much greater flexibility in the use of CDBG funds. The duration of the Strategy is 5 years, and is integrated into the One Year Action Plan and Consolidated Annual Performance Evaluation Reports as component of the City's Community Development Department's activities.

Benefits of NRS

The benefits are described in amendments to the CDBG regulations at 24 CFR 570 which were published in the Federal Register on January 5, 1995 and updated in the final rule changes published in the November 9, 1995, Federal Register. They are as follows:

1. **Job Creation/Retention as Low/Moderate Income Area Benefit:** Job creation / retention activities pursuant to the strategy may be qualified as meeting area benefit requirements, thus eliminating the need for a business to track the incomes of persons that take, or are considered for such jobs (24 CFR 570.208(a)(1)(vii) and (d)(5)(i));
2. **Aggregation of Housing Units:** Housing units assisted pursuant to the strategy may be considered to be part of a single structure for purposes of applying the low/moderate-income national objective criteria, thus providing greater flexibility to carry out housing programs that revitalize a neighborhood (24 CFR 570.208(a)(3) and (d)(5)(ii));
3. **Aggregate Public Benefit Standard Exemption:** Economic Development activities carried out under the strategy may, at the grantee's option, be exempt from the aggregate public benefit standards, thus increasing a grantee's flexibility for program

design as well as reducing its record-keeping requirements (24 CFR 570.209(b)(2)(v)(L) and (M)); and

- 4. Public Service Cap Exemption:** Public Services carried out pursuant to the strategy by a Community-Based Development Organization will be exempt from the public service cap (24 CFR 570.204(b)(2)(ii)).

New NRS area and the Amendment of area boundaries

The City first created a Neighborhood Revitalization Strategy (NRS) area in 2002 that incorporated the greatest portion of the City's low and moderate-income neighborhoods as possible. This area was based on 1990 census data and ran from the Cambridgeport and Riverside Neighborhoods along the Charles, north across Central Square to the Somerville line, incorporating all of Area-4, Cambridge's most predominantly low and moderate-income neighborhood. The City decided to add another NRS area (NRS West) when it began preparing the 5-Year Consolidated Plan. This area is based upon 2000 census data and is described in detail below. The City also decided to redraw the lines of the original NRS area using 2000 census data, as this allowed previously unavailable areas to be included in the area while maintaining the key low and moderate incomes targeted in the initial plan. Both NRS areas are now on the same reporting schedule as the 5-Year Consolidated Plan, running from July 1, 2005 to June 30, 2010.

Community Consultations

Public Hearing

The City held a public hearing to hear comments on the proposed Five Year Consolidated Plan (July 2005 – June 2010). Approximately 30 people attended the meeting at which statements of support were made for continuing the existing Economic Development Programs offered City-wide and the in NRS areas.

Programs offered Citywide, including the NRS areas, are targeted to assist low-moderated income micro-enterprises. They are Best Retail Practices, Starting Your Own Business and Minding Your Own Business. Programs offered only in the NRS areas are targeted to assist NRS residents are Making Your Money Work, a financial literacy program, Cambridge Biomedical Careers Program, and Cambridge Healthcare Career Advancement Program.

Best Retail Practices Surveys

In the three and one-half years that this program has been offered, 86 income eligible micro-enterprise retailers have received technical and, more recently, financial assistance in areas of interior design, merchandising and marketing. A survey of 45 participants in the two most recent workshops (9/04 and 2/05) indicated that 38 thought the workshop addressed concerns they currently have in operating their business; 39 said they learned practical tips they could incorporate into their businesses; 40 felt they learned ways to

change the physical appearance of their businesses and 39 learned ways to improve the way they market their businesses.

Quarterly City Newsletter

In a recent edition of the City's quarterly newsletter, distributed to Cambridge residents, the City published an article marketing the CDBG funded Economic Development programs. The Economic Development Division received a heavy response from residents expressing interest in finding out more information about the programs and asking to enroll. There was an especially high response asking for the financial literacy program information. As a result, that program, "Making Your Money Work," is being offered for a second time in FY06 to meet the demand.

Details of the Two NRS areas are as follows:

NRS One-Amended – “NRS East”

This NRS is the result of amending the area of Cambridge’s existing NRS, updating the boundaries based upon 2000 census data, allowing the City to incorporate previously excluded areas while maintaining the target population. The NRS area the City has selected is consistent with HUD guidelines, and has been approved by HUD staff. The area is centered on the Central Square district, and radiates out to include portions of the Riverside, Cambridgeport, Area Four, East Cambridge and Wellington / Harrington Neighborhoods. The NRS area extends from the Charles River (in the Riverside and Cambridgeport Neighborhoods) to the Somerville border (in the Wellington / Harrington Neighborhoods) and also includes a small portion of soon to be developed land in East Cambridge where Binney Street meets Galileo Galilei Way. This area represents predominately residential neighborhoods, and includes the highest populations of low/moderate income and minority residents. Though the area is large and extends beyond several City defined Neighborhoods, it represents a large contiguous area of residents who all face similar challenges. The demographic data used in determining the NRS area is based upon 2000 U.S. Census Block Group data. The following chart shows all Block Groups included in the NRS area and the relevant demographic data:

City of Cambridge
Census Data for FY '06 Neighborhood Revitalization Strategy East

Census Tract	Block Group	TOTAL Area	RES Area	% RES	TOTAL Pop.	LOW/MOD Pop.	% LOW/MOD
3522	1	1,144,797	655,603	57.3%	1,974	1,236	62.6%
3524	1	895,450	314,297	35.1%	588	255	43.4%
	2	2,132,276	818,211	38.4%	1,432	1,344	93.9%
3525	1	833,375	735,797	88.3%	1,458	866	59.4%
	2	852,153	753,422	88.4%	1,808	884	48.9%
3526	1	1,157,494	608,913	52.6%	1,352	644	47.6%
	2	1,116,143	534,986		1,300	724	55.7%
3527	1	481,189	388,382	80.7%	732	451	61.6%
	2	531,449	402,523	75.7%	885	649	73.3%
	3	345,455	275,135	79.6%	687	416	60.6%
3528	1	643,088	567,880	88.3%	1,302	719	55.2%
	2	739,967	508,439	68.7%	1,179	538	45.6%
3530	3	957,680	473,973	49.5%	1,312	814	62.0%
3531	2	1,414,902	319,893	22.6%	997	752	75.4%
	3	1,424,962	301,369	21.1%	902	413	45.8%
3532	1	2,189,137	758,457	34.6%	1,200	521	43.4%
	2	1,311,598	490,506	37.4%	851	442	51.9%
	3	1,135,180	703,432	62.0%	945	290	30.7%
3533	1	805,084	715,053	88.8%	1,149	567	49.3%
	2	1,093,490	989,179	90.5%	1,390	547	39.4%
3534	1	1,201,183	552,130	46.0%	1,043	490	47.0%
	2	999,472	678,295	67.9%	1,397	821	58.8%
3535	1	1,069,282	947,888	88.6%	1,576	757	48.0%
3539	1	840,745	371,481	44.2%	889	454	51.1%
	2	588,845	181,179	30.8%	1,305	937	71.8%
TOTALS		25,904,396	14,046,423	54.2%	29,653	16,531	55.75%

Overall Goals and Objectives For Cambridge's NRS East:

The City of Cambridge will seek to utilize the benefits afforded by the proposed NRS in Housing and Economic Development initiatives. The proposed activities for fiscal year 2006 are as follows:

- ◆ **Retail Best Practices Program**
- ◆ **Empowerment Through Financial Literacy**
- ◆ **Health Care Training and Advancement Program**
- ◆ **Bio-Medical Training Program**
- ◆ **Affordable Housing Stabilization through HIP / RAP**
- ◆ **Earned Income Tax Credit / Food Stamp awareness initiative through the Human Services Department**

NRS East Programs	FY06 Anticipated	5 Year Goal
Economic Development		
Retail Best Practices	6	30
Financial Literacy	39	195
Health Care	22	22
BioMed	3 to 4	15 to 20
Affordable Housing		
Stabilization through HIP	6	30

Economic Development Initiatives

Objective #1:

To cultivate a supportive environment for entrepreneurship, the Economic Development Division will enhance the growth of NRS area businesses by stabilizing income eligible micro-enterprises with business development services.

Number of NRS Businesses/Individuals to be Served:

The Department will continue its support of Cambridge small business by contracting with non-profit organizations and other contractors to provide pre-business and business development educational services for low and low-moderate income micro businesses through workshops, seminars, class series and in-house consultations.

In FY 2006 to FY 2010 the City expects 100 income eligible micro-enterprises to be served through workshops, classes and in-house consultations conducted by sub-recipients and/or contractors:

- Financial Literacy Program: 195 NRS East area micro-enterprise businesses served
 - *Long-term goal:*
 - *Making Your Money Work: 35 individuals or micro-enterprises will have established and followed a budget to save for a life changing opportunity.*
 - *Minding Your Own Business: 8 businesses grow their business' sales and hire at-least one full-time employee.*
 - *Starting Your Own Business: 5 micro-enterprise businesses started*
- Best Retail Practices Program: 30 NRS East area micro-enterprises served
 - *Long-term goal: An increase in sales volume and profitability, leading to job creation.*

Expected Resources:

- ***Federal Funds***
FY06 Community Development Block Grant
Prior year CDBG funds
- ***Local Funds***
Local Taxes
- ***Private Funds***
Local and Regional Banks
Sponsorship
Business Owners

Other

Strategies and Resources:

- **Best Retail Practices:** This program provides interior design and marketing assistance to Cambridge retailers to help them increase sales. It includes a free workshop geared to a larger group of retailers, individual in-store consultations and a matching grant program that funds up to 80% of pre-approved store improvements or marketing costs, up to \$5,000 per business. The program has served 126 businesses since September 2001. This program will continue to be offered to income-eligible micro-enterprises and those retailers located within, and serving residents of, the NRS area. Over the next 5 years it is anticipated that 30 additional retailers will participate in this program in the NRS East area. The program has a track record of helping participants increase sales by an average of 9%, which EDD strives to maintain over the period.
- **Community Development Block Grant Program:** The City of Cambridge is an entitlement City that annually receives a direct allocation of CDBG funds that can be used to fund a variety of activities that includes economic development, design and construction oversight of parks, playground renovations, housing services, and housing development. Cambridge expects to receive \$3,614,262 in CDBG funds for FY2006.
- **Educational Workshops:** EDD currently provides several workshops aimed at Cambridge's low and low-moderate income community. These workshops are specifically geared toward helping individuals and micro-enterprises start a new business, enhance an existing business or save for an economically empowering objective such as starting a business. As in the past, residents in the proposed new NRS areas and low and low-moderate income micro-enterprises will be targeted for enrollment in these workshops. The details of the workshops are as follows:
 - ***Making your Money Work:*** Financial literacy classes teach Cambridge residents how to establish budgets, reduce debt, repair credit, and set financial goals, such as planning for retirement, saving for college, purchasing a home, or starting a business. Target participants will be youth and adult residents of low income housing in Cambridge. It is anticipated that 70 residents will finish the class series over the 5-year period. Of those, at least 50% will have established and followed a budget to save for a life-changing opportunity.

- ***Starting Your Own Business:*** This series of workshops helps new and aspiring Cambridge entrepreneurs understand the characteristics of successful businesses, relevant industry trends, and the steps necessary to develop winning business concepts. It is anticipated that 50 people will participate in this workshop series over the next 5 years. Of those approximately 10% will launch new businesses.
- ***Minding Your Own Business:*** These workshops assist existing Cambridge micro-enterprises with business and marketing strategies, competitive analyses, brand promotion, and realistic budgeting. It is anticipated that 75 small business owners will participate in this workshop series over the next 5 years. Of those, 10% will grow their business sales and hire at least one new full-time employee.

Objective #2:

Support efforts to sustain a diverse array of employment opportunities accessible to NRS area residents, as well as employment mobility, through training and job-placement initiatives focused on the BioTech and Healthcare industries.

Number of NRS East residents to be Served:

Workforce Development Assistance: EDD will continue to support a broad range of job preparedness and economic empowerment programs for Cambridge residents. These programs will be targeted specifically to residents of the new NRS East area.

- **Health Career Advancement Program:** This program helps income eligible Cambridge residents to complete the coursework required for nursing or radiology degree programs. The program was developed with the Cambridge Health Alliance to help fill positions in various clinical areas where there are increasing staffing needs. Participants receive free tutoring and career coaching and free access to courses at Bunker Hill Community College in mathematics, English, biology, anatomy, and other health-related subjects. This program offers healthcare professional career ladders to incumbent Cambridge Health Alliance workers who are currently in non-healthcare positions and who reside in the NRS area. The program accepts new enrollees as available slots open.
 - *Long-term goal: The program will graduate and place up to 22 within the next 4 years in key areas such as nursing and radiology and enroll up to 44 workers over the next 5 years. 16 of the 22 participants will finish with nursing certifications in 2008, the remainder will finish with Imaging and Medical Coding certifications in 2009.*
- **Just-A-Start Biomedical Career Program:** This free nine-month certificate program provides academic and lab instruction to income-eligible Cambridge residents to prepare them for entry-level biotech jobs at local life science companies, universities, research institutions, clinical laboratories and hospitals. Upon completion, participants receive assistance in resume writing and job placement. It is anticipated that the program will graduate up to 150 over the next 5 years and place up to 75% in entry-level positions.

In FY06, the goal of the Biomedical Program is to train 3 to 4 residents from the NRS East area. The City is in possession of a CBCP course description and curriculum and will receive a class schedule when it is published, prior to the beginning of the year. The Program has a one-year cycle comprised of recruitment, 9 months of training and job placement.

 - *Long-term goal: 100% job-placement rate for NRS residents who complete the training.*

Expected Resources:

- ***Federal Funds***
FY 2006 CDBG funds
Prior year CDBG funds
- ***State Funds***
State Taxes
- ***Local Funds***
Local Taxes
- ***Private Funds***
Polaroid/Boston Foundation
Individual Training Accounts
Private Fundraising

Strategies and Resources:

- **Biomedical Program – Just A Start Corporation:** The Biomedical Program will build upon the Cambridge Biomedical Careers Program (CBCP) operated by a local non-profit, Just A Start Corporation, expanding training opportunities for residents of the City's NRS area. CBCP qualifies program graduates for entry-level jobs in the biomedical field and in local biotechnology companies. To qualify for the Biomedical Program, a participant must be a resident of the City's NRS area.

Just A Start will track the outcome of these trainings to the participant served using Outcome Measurements below. The tracking will consist of maintaining case files on participants with academic and lab skills test scores, career planning activities, tutoring activities and job placement efforts, as well as follow-up phone calls to participants and employers regarding participants' assimilation and job performance, after the participant is placed in a job.

The program consists of nine months of academic classes, laboratory training, job-readiness classes, and counseling followed by job placement assistance. The program includes college level classes and tutoring in biology, chemistry, biochemistry, medical terminology, computers, and laboratory techniques. Classes are held at JAS and Bunker Hill Community College (BHCC), locations close to public transportation and easily accessible to the NRS participants. Graduates are eligible for up to 18 college credits for BHCC and upon fulfillment of all requirements, receive a certificate from JAS and BHCC. The program runs once per calendar year.

In addition, career planning and job placement are an integral part of the program. Since the program began, forty-four area companies have hired almost 100

graduates as employees, temps, or interns. Job titles of graduates have included the following:

Laboratory Technician, Research Assistant, Animal Care Technician, Manufacturing Technician, Quality Control Technician, Process Technician, Purification Technician, Phlebotomist, Medical Assistant, and Pippette/Glass Cleaner.

The curriculum is constantly being evaluated by JAS and experts in the biomedical field to ensure its relevancy to real world application.

- **Community Development Block Grant Program:** The City of Cambridge is an entitlement City that annually receives a direct allocation of CDBG funds that can be used to fund a variety of activities, including economic development, design and construction oversight of parks, playground renovations, housing services, and housing development. Cambridge expects to receive \$3,614,262 in CDBG funds for FY2006.
- **Health Care Program:** The Program will be designed to enhance the mobility of NRS area residents within the Cambridge Health Alliance Network. The program will focus on taking entry-level employees and, through an assessment of their existing skills and competencies, place them on a pathway that will lead to job advancement that is tailored to their abilities. These pathways will also mirror existing needs in the Cambridge Health Alliance, thereby assuring job placement while creating an internal pipeline of employees to fill need areas. The NRS area residents that are selected will receive language, computer and job specific training based on their own relative starting point, making the Program more efficient in cost and applicable and useful to the resident's needs.

The Health Alliance will recruit NRS area residents and select from this pool of applicants. This process will help to ensure that the best candidates are selected and will help to maximize the benefit the program delivers.

The participants will maintain their employment during the course work, and upon completion, will move into areas of need that will provide better pay and sense of accomplishment.

The program will begin under a 2 year contract and will be evaluated after 11 months to assess effectiveness and participation vis a vis stated goals and objectives.

This Program would benefit incumbent workers within the CHA system who would be prepared for existing jobs in **key shortage areas**.

Each participant would be tested and placed in the program as their test score and assessment indicates.

This program will aim to meet the participants at their **point of need** by providing three different training programs based on an initial needs assessment. All employees will be tested via Language and Academic Proficiency Examinations to assess their point of Program entry. This allows CHA to run the program in a concentrated, cost-effective manner – while allowing them to more flexibility in managing CHA’s staffing needs and budget constraints (see attached).

The program will contain 3 modules:

- **Level 1** Developing the Foundation, ie Basic ESL
- **Level 2** College Preparation, ie Basic Math, Reading & Writing Skill Development
- **Level 3- A** - Launching into College i.e., College Writing, College Algebra, Principles of Biology I.
- **Level 3- B** – Career Specific Training Courses

This program will provide a key service to BOTH Cambridge NRS Area residents AND the Cambridge Heath Alliance in that a “pipeline” of employees is being established within the City’s most financially challenged neighborhoods. As well as “empowering” workers to attain more gainful employment within CHA’s system, it will also establish an even greater incentive for CHA to hire from within Cambridge’s highest-need neighborhoods.

Affordable Housing Objectives

Objective:

Continue to stabilize owner-occupied one-to-four family buildings owned by very low, low and moderate-income households.

Number of Households to be Served:

Over the Five-Year Strategy Period, the City of Cambridge will seek to stabilize **30 homeownership units** in the NRS East through the rehabilitation of one-to-four family owner occupied buildings in the Neighborhood Revitalization Strategy Area through its Home Improvement Program (HIP) to be contracted out through existing housing non-profits such as Just-A-Start and HRI. In Fiscal 2006, the City will rehabilitate 6 of these units. Such development activity will be influenced by factors beyond the City's control, such as market conditions. The majority of HIP funds are used city-wide to assist owners with annual incomes between 50-80% of area median income. The NRS, however, will allow HIP to expend funds on residents who earn between 80-120% of area median income so as to stabilize and maintain the city's economic diversity and prevent middle-income flight. Units for residents who earn between 80-120% of area median income may not exceed 49% of the total units serviced in the NRS area. To maintain the socio-economic diversity of Cambridge, assistance is limited to households that meet CDBG income requirements. Multi-family properties must be the primary residence of the owner who is receiving assistance. (Note: these goals are based on the Community Development Department's annual production goals)

Number of Households to be Served: NRS East		
	First Year (FY 2006)	5 Year Total
Residents Earning 80-120% of Area Median Income	6 units	30 units

Expected Resources:

Federal Funds

Community Development Block Grant
 HUD Lead Clearance Testing Grants
 Lead-Based Paint and Hazard Reduction Program

State Funds

Massachusetts Housing Finance Agency MHFA "Get the Lead Out" Program

Local Funds

Private Lenders: East Cambridge Savings Bank

Strategies:

Community Development Block Grant Program: The City of Cambridge is an entitlement City that annually receives a direct allocation of CDBG funds that can be used to fund a variety of activities which includes economic development, design and construction oversight of parks, playground renovations, housing services, and housing development. The majority of the City's CDBG funds are used for housing development activities and services. Housing development activities include acquisition, rehabilitation, and new construction of affordable housing by non-profit housing development agencies in Cambridge. CDBG funds are also used to fund a variety of housing services and activities, including case management, tenant and landlord mediation services, homelessness prevention and other services for the homeless. Cambridge expects to receive \$3,614,262 in CDBG funds for FY2006.

Home Improvement Program: Cambridge's Home Improvement Program (HIP) gives technical assistance and reduced rate loans to low-income owners of one-to-four family buildings. Funded primarily through CDBG and revolving loans, the program is operated by two agencies, Just-A-Start Corporation, and Homeowner's Rehab Inc., under contract with the Community Development Department.

Lead-Safe Cambridge: The City of Cambridge received funds under this program in July 1994. These funds resulted in the deleading of 221 affordable housing units. The City received an additional grant in 1997 and de-leaded another 108 units. In 1999, the City received a third grant under which another 135 affordable units were completed by October 2002. The City received another round of funding from HUD in 2004 and will rehabilitate another 184 units by 2008. Since 1994, over 600 units have been de-leaded.

Rehabilitation Assistance Program: The Rehabilitation Assistance Program (RAP) is funded via CDBG and private sources. The program provides training and education for youth rehab and deleading crews, which provide labor for the Home Improvement Program.

NRS Two – “NRS West”

This NRS area the City has selected is consistent with HUD guidelines, and has been approved by HUD staff. The area focuses on the 402 Rindge Avenue and the Fresh Pond Apartments and extends along Massachusetts Avenue to the Arlington line, incorporating areas in North Cambridge and Neighborhood 9. This area represents predominately residential neighborhoods, and includes the highest populations of low/moderate income and minority residents. Though the area is large and extends beyond several City defined Neighborhoods, it represents a large contiguous area of residents who all face similar challenges. The demographic data used in determining the NRS West area is based upon 2000 U.S. Census Block Group data. The following chart shows all Block Groups included in the NRS West area and the relevant demographic data:

City of Cambridge

Census Data for FY '06 Neighborhood Revitalization Strategy Area - West

Census Tract	Block Group	TOTAL Area	RES Area	% RES	TOTAL Pop.	LOW/MOD Pop.	% LOW/MOD
3546	1	2,019,966	1,413,478	70.0%	2,272	1,317	58.0%
	2	3,834,775	687,741	17.9%	816	378	46.3%
3548	1	1,102,054	823,260	74.7%	940	434	46.2%
3549	1	755,880	728,096	96.3%	729	208	28.5%
	2	2,166,410	1,535,572	70.9%	3,384	2,500	73.9%
3550	1	1,333,921	595,595	44.6%	683	298	43.6%
	2	1,340,612	878,584	65.5%	1,082	544	50.3%
	3	843,373	497,282	59.0%	812	306	37.7%
TOTALS		13,396,991	7,159,608	53.4%	10,718	5,985	55.84%

Area Businesses

A walking survey was conducted by the City to physically count the number of micro-enterprises located along the main commercial corridor of the proposed NRS – West, Massachusetts Avenue. The survey counted businesses on both sides of the street between Russell Street to the south to the Arlington town line to the north. The total number of micro-enterprises is 56. The surveyors interviewed 10% of these businesses, 2 restaurant owners, a florist, a coffee and donut shop, a grocery and liquor market and a garden center, none of which had participated in the City’s Economic Development programs. The surveyors explained the existing programs offered to micro-enterprises, and all expressed a strong interest in participating in them the future, if the proposed NRS – West is approved.

Low Income Housing Residents

There are three low-income housing residences in the proposed NRS – West, Jefferson Park, 402 Rindge Avenue and the Fresh Pond Apartments and Bristol Arms, housing

approximately 994 households. The City contacted Tenant Council members and owners of these housing complexes to introduce them to the existing programs Economic Development offers to NRS residents. All expressed strong interest in the programs for their respective resident populations, especially in the Making Your Money Work, financial literacy program for which they said there is a strong need.

Assessment

The proposed NRS – West is an area of the City that has been somewhat ignored until recently. The businesses and residents, for the most part, have been non-participatory in the economic development programs offered by the City.

The City now has housing and infrastructure plans for the area that will provided leveraged benefits. These include the Mass./Cameron Ave./Trolley Square project for which permits have been granted for 40 units of new residential housing, all of which will be affordable and road improvements to the Mass. Ave. corridor.

Based on the community consultations held in the area with businesses and residents, there is a very strong interest on the part of the business and resident communities in bringing Economic Development programs to the area. All thought that having the area designated as an NRS area would bring benefits to their community that would help grow the businesses and bring job and career opportunities to the residents.

Overall Goals and Objectives For Cambridge's NRS West:

The City of Cambridge will seek to utilize the benefits afforded by the proposed NRS in Housing and Economic Development initiatives. The proposed activities for fiscal year 2006 are as follows:

- ◆ **Retail Best Practices Program**
- ◆ **Empowerment Through Financial Literacy**
- ◆ **Bio-Medical Training Program**
- ◆ **Affordable Housing Stabilization through HIP / RAP**
- ◆ **Earned Income Tax Credit / Food Stamp awareness initiative through the Human Services Department**

NRS West Programs	FY06 Anticipated	5 Year Goal
Economic Development		
Retail Best Practices	6	30
Financial Literacy	49	245
BioMed	4 to 5	20 to 25
Affordable Housing		
Stabilization through HIP	4	20

Economic Development Initiatives

Objective #1:

To cultivate a supportive environment for entrepreneurship, the Economic Development Division will enhance the growth of NRS West area businesses by stabilizing income eligible micro-enterprises with business development services.

Number of NRS West Businesses/Individuals to be Served:

The Department will continue its support of Cambridge small business by contracting with non-profit organizations and other contractors to provide pre-business and business development educational services for low and low-moderate income micro businesses through workshops, seminars, class series and in-house consultations.

In FY 2006 to FY 2010 the City expects 125 income eligible micro-enterprises in the NRS West area to be served through workshops, classes and in-house consultations conducted by sub-recipients and/or contractors:

- Financial Literacy Programs: 245 NRS West area micro-enterprise businesses served
 - *Long-term goal:*
 - *Making Your Money Work: 48 individuals or micro-enterprises will have established and followed a budget to save for a life changing opportunity.*
 - *Starting Your Own Business: 7 micro-enterprise businesses started*
 - *Minding Your Own Business: 7 businesses grow their business' sales and hire at-least one full-time employee.*
- Best Retail Practices Program: 30 NRS West area micro-enterprises served
 - *Long-term goal: An increase in sales volume and profitability, leading to job creation.*

Expected Resources:

- **Federal Funds**
FY06 Community Development Block Grant
Prior year CDBG funds
- **Local Funds**
Local Taxes
- **Private Funds**
Local and Regional Banks
Sponsorship
Business Owners
Other

Strategies and Resources:

- **Best Retail Practices:** This program provides interior design and marketing assistance to Cambridge retailers to help them increase sales. It includes a free workshop geared to a larger group of retailers, individual in-store consultations and a matching grant program that funds up to 80% of pre-approved store improvements or marketing costs, up to \$5,000 per business. The program has served 126 businesses since September 2001. This program will continue to be offered to income-eligible micro-enterprises and those retailers located within, and serving residents of, the NRS area. Over the next 5 years it is anticipated that 30 additional retailers will participate in this program in the NRS West area. The program has a track record of helping participants increase sales by an average of 9%, which EDD strives to maintain over the period.
- **Community Development Block Grant Program:** The City of Cambridge is an entitlement City that annually receives a direct allocation of CDBG funds that can be used to fund a variety of activities that includes economic development, design and construction oversight of parks, playground renovations, housing services, and housing development. Cambridge expects to receive \$3,614,262 in CDBG funds for FY2006.
- **Educational Workshops:** EDD currently provides several workshops aimed at Cambridge's low and low-moderate income community. These workshops are specifically geared toward helping individuals and micro-enterprises start a new business, enhance an existing business or save for an economically empowering objective such as starting a business. As in the past, residents in the proposed new NRS areas and low and low-moderate income micro-enterprises will be targeted for enrollment in these workshops. The details of the workshops are as follows:
 - ***Making your Money Work:*** Financial literacy classes teach Cambridge residents how to establish budgets, reduce debt, repair credit, and set financial goals, such as planning for retirement, saving for college, purchasing a home, or starting a business. Target participants will be youth and adult residents of low income housing in Cambridge. It is anticipated that 95 NRS West residents will finish the class series over the 5-year period. Of those, at least 50% will have established and followed a budget to save for a life-changing opportunity.
 - ***Starting Your Own Business:*** This series of workshops helps new and aspiring Cambridge entrepreneurs understand the characteristics of successful businesses, relevant industry trends, and the steps necessary to develop winning business concepts. It is

anticipated that 75 people will participate in this workshop series over the next 5 years. Of those approximately 10% will launch new businesses.

- ***Minding Your Own Business:*** These workshops assist existing Cambridge micro-enterprises with business and marketing strategies, competitive analyses, brand promotion, and realistic budgeting. It is anticipated that 75 small business owners will participate in this workshop series over the next 5 years. Of those, 10% will grow their business sales and hire at least one new full-time employee.

Objective #2:

Support efforts to sustain a diverse array of employment opportunities accessible to NRS area residents, as well as employment mobility, through training and job-placement initiatives focused on the BioTech and Healthcare industries.

Number of NRS West residents to be Served:

Workforce Development Assistance: EDD will continue to support a broad range of job preparedness and economic empowerment programs for Cambridge residents. These programs will be targeted specifically to residents of the new NRS West area.

- **Just-A-Start Biomedical Career Program:** This free nine-month certificate program provides academic and lab instruction to income-eligible Cambridge residents to prepare them for entry-level biotech jobs at local life science companies, universities, research institutions, clinical laboratories and hospitals. Upon completion, participants receive assistance in resume writing and job placement. It is anticipated that the program will graduate up to 150 over the next 5 years and place up to 75% in entry-level positions.

In FY06, the goal of the Biomedical Program is to train 4 to 5 residents from the NRS West area. The City is in possession of a CBCP course description and curriculum and will receive a class schedule when it is published, prior to the beginning of the year. The Program has a one-year cycle comprised of recruitment, 9 months of training and job placement.

- *Long-term goal: 100% job-placement rate for NRS residents who complete the training.*

Expected Resources:

- **Federal Funds**
FY 2006 CDBG funds
Prior year CDBG funds
- **State Funds**
State Taxes
- **Local Funds**
Local Taxes
- **Private Funds**
Polaroid/Boston Foundation
Individual Training Accounts
Private Fundraising

Strategies and Resources:

- **Biomedical Program – Just A Start Corporation:** The Biomedical Program will build upon the Cambridge Biomedical Careers Program (CBCP) operated by a local non-profit, Just A Start Corporation, expanding training opportunities for residents of the City's NRS area. CBCP qualifies program graduates for entry-level jobs in the biomedical field and in local biotechnology companies. To qualify for the Biomedical Program, a participant must be a resident of the City's NRS area.

Just A Start will track the outcome of these trainings to the participant served using Outcome Measurements below. The tracking will consist of maintaining case files on participants with academic and lab skills test scores, career planning activities, tutoring activities and job placement efforts, as well as follow-up phone calls to participants and employers regarding participants' assimilation and job performance, after the participant is placed in a job.

The program consists of nine months of academic classes, laboratory training, job-readiness classes, and counseling followed by job placement assistance. The program includes college level classes and tutoring in biology, chemistry, biochemistry, medical terminology, computers, and laboratory techniques. Classes are held at JAS and Bunker Hill Community College (BHCC), locations close to public transportation and easily accessible to the NRS participants. Graduates are eligible for up to 18 college credits for BHCC and upon fulfillment of all requirements, receive a certificate from JAS and BHCC. The program runs once per calendar year.

In addition, career planning and job placement are an integral part of the program. Since the program began, forty-four area companies have hired almost 100 graduates as employees, temps, or interns. Job titles of graduates have included the following:

Laboratory Technician, Research Assistant, Animal Care Technician, Manufacturing Technician, Quality Control Technician, Process Technician, Purification Technician, Phlebotomist, Medical Assistant, and Pipette/Glass Cleaner.

The curriculum is constantly being evaluated by JAS and experts in the biomedical field to ensure its relevancy to real world application.

- **Community Development Block Grant Program:** The City of Cambridge is an entitlement City that annually receives a direct allocation of CDBG funds that can be used to fund a variety of activities, including economic development, design and construction oversight of parks, playground renovations, housing services, and housing development. Cambridge expects to receive \$3,614,262 in CDBG funds for FY2006.

Affordable Housing Objectives

Objective:

Continue to stabilize owner-occupied one-to-four family buildings owned by very low, low and moderate-income households.

Number of NRS West Households to be Served:

Over the Five-Year Strategy Period, the City of Cambridge will seek to stabilize **20 homeownership units** in the NRS West through the rehabilitation of one-to-four family owner occupied buildings in the Neighborhood Revitalization Strategy Area through its Home Improvement Program (HIP) to be contracted out through existing housing non-profits such as Just-A-Start and HRI. In Fiscal 2006, the City will rehabilitate 4 of these units. Such development activity will be influenced by factors beyond the City's control, such as market conditions. The majority of HIP funds are used city-wide to assist owners with annual incomes between 50-80% of area median income. The NRS, however, will allow HIP to expend funds on residents who earn between 80-120% of area median income so as to stabilize and maintain the city's economic diversity and prevent middle-income flight. Units for residents who earn between 80-120% of area median income may not exceed 49% of the total units serviced in the NRS area. To maintain the socio-economic diversity of Cambridge, assistance is limited to households that meet CDBG income requirements. Multi-family properties must be the primary residence of the owner who is receiving assistance. (Note: these goals are based on the Community Development Department's annual production goals)

Number of Households to be Served: NRS West		
	First Year (FY 2006)	5 Year Total
Residents Earning 80-120% of Area Median Income	4 units	20 units

Expected Resources:

Federal Funds

Community Development Block Grant

HUD Lead Clearance Testing Grants

Lead-Based Paint and Hazard Reduction Program

State Funds

Massachusetts Housing Finance Agency MHFA “Get the Lead Out” Program

Local Funds

Private Lenders: East Cambridge Savings Bank

Strategies:

Community Development Block Grant Program: The City of Cambridge is an entitlement City that annually receives a direct allocation of CDBG funds that can be used to fund a variety of activities which includes economic development, design and construction oversight of parks, playground renovations, housing services, and housing development. The majority of the City's CDBG funds are used for housing development activities and services. Housing development activities include acquisition, rehabilitation, and new construction of affordable housing by non-profit housing development agencies in Cambridge. CDBG funds are also used to fund a variety of housing services and activities, including case management, tenant and landlord mediation services, homelessness prevention and other services for the homeless. Cambridge expects to receive \$3,614,262 in CDBG funds for FY2006.

Home Improvement Program: Cambridge's Home Improvement Program (HIP) gives technical assistance and reduced rate loans to low-income owners of one-to-four family buildings. Funded primarily through CDBG and revolving loans, the program is operated by two agencies, Just-A-Start Corporation, and Homeowner's Rehab Inc., under contract with the Community Development Department.

Lead-Safe Cambridge: The City of Cambridge received funds under this program in July 1994. These funds resulted in the deleading of 221 affordable housing units. The City received an additional grant in 1997 and de-leaded another 108 units. In 1999, the City received a third grant under which another 135 affordable units were completed by October 2002. The City received another round of funding from HUD in 2004 and will rehabilitate another 184 units by 2008. Since 1994, over 600 units have been de-leaded.

Rehabilitation Assistance Program: The Rehabilitation Assistance Program (RAP) is funded via CDBG and private sources. The program provides training and education for youth rehab and deleading crews, which provide labor for the Home Improvement Program.

OUTPUT & OUTCOME PERFORMANCE MEASUREMENTS

AFFORDABLE HOUSING

Goal: Create new affordable rental units that are targeted for extremely low, low and moderate-income families and individuals.

Inputs: See Affordable Housing Narrative, Objective #1.

Activity: Inclusionary Zoning Program	Output	Outcomes
Mandates that the developer of 10 or more new or converted residential units must set-aside 15% of the total number of units as Affordable.	Create 225 affordable units.	1. Provide 225 income-eligible households with stable, predictable and financially manageable rents. 2. Enhance the quality of the living environment for 225 income-eligible households 3. Promote socio-economic diversity in the community
Activity: Affordable Housing Development Delivery Program / Rental		
Acquire, rehab and develop new affordable rental units through partnerships with local non-profit organizations.		

Unit Affordability by Program / funding source:

- **CNAHS: Affordability Preserved for 20 years**
- **Cambridge Affordable Housing Trust & CPA: Permanent**
- **CDBG, HOME & Other: Affordability Preserved for 50 years**

Goal: Increase affordable homeownership opportunities for first-time low and moderate-income buyers.

Inputs: See Affordable Housing Narrative, Objective #2.

Activity: Affordable Housing Development Delivery / Home Ownership	Output	Outcomes
Create affordable homeownership units through Non-Profit acquisition, rehabilitation and new construction.	Add 325 affordable units to the City's stock.	<ol style="list-style-type: none"> 1. Provide 325 first-time home-buyer income-eligible households with an affordable housing unit. 2. Provide 325 income-eligible households with stable, predictable and financially manageable housing costs. 3. Enhance the financial standing and viability of 325 income-eligible households through the accumulation of equity commensurate with individual home-ownership. 4. Promote socio-economic diversity in home-ownership in the community. 5. Stabilize the community by engendering permanence through home-ownership. 6. Enhance Cambridge Affordable Housing Trust Fund as determined by Real-Estate Market Activity through the Incentive Zoning Program.
Activity: Incentive Zoning		
Allows for flexibility in Non-Residential Development Zoning through standardized contributions to the Cambridge Affordable Housing Trust.		
Activity: Down-payment Assistance		
Provide first-time homebuyers with up to \$10, 000 in down—payment assistance through the ADDI program.		

Goal: Preserve affordable rental housing opportunities, and enhance access for extremely low, low and moderate-income renters.

Inputs: See Affordable Housing Narrative, Objective #3.

Activity: CNAHS	Output	Outcomes
Create new affordable rental opportunities through below-market-rate-loans, principal reduction grants, deferred loans and loan guarantees for investor owned multi-family properties and Technical Assistance.	Preserve the affordability of 75 units.	1. Provide 75 income-eligible households with stable, predictable and financially manageable rents. 2. Enhance the quality of the living environment for 75 income-eligible households 3. Promote socio-economic diversity in home-ownership in the community
Activity: Expiring Use Program	Output	
Preserve affordable rental units through the acquisition, refinancing and rehabilitation of Expiring Use buildings in the City.	Preserve the affordability of 100 units.	
Activity: Non Profit Acquisition & Rehab	Output	
Provide major financial support and technical assistance for the acquisition of existing rental buildings by nonprofit or public housing organizations. These organizations will operate the buildings on a nonprofit basis, invest over time in capital improvements, and guarantee access, upon turnover, for extremely low and low-income households through the use of long-term deed restrictions.	Preserve the affordability of 75 units.	

Unit Affordability by Program / funding source:

- **CNAHS: Affordability Preserved for 20 years**
- **Cambridge Affordable Housing Trust & CPA: Permanent**
- **CDBG, HOME & Other: Affordability Preserved for 50 years**

Goal: Continue to stabilize owner-occupied one to four-family buildings owned by extremely low, low and moderate-income households.

Inputs: See Affordable Housing Narrative, Objective #4.

Activity: HIP Rehabilitation	Output	Outcomes
<p>Technical Assistance and Low-Interest Rehab Loans to Income-eligible residents who own and occupy 1 to 4 unit rental properties where the majority of households meet CDBG and HOME Income-Eligibility requirements.</p>	<p>Preserve and stabilize occupancy for 250 units through the rehabilitation of one-to-four family owner-occupied buildings</p>	<p>1. Bringing up to code 250 rental properties in order to maintain decent living environments for their tenants, the majority of which are Income-Eligible.</p> <p>2. Mitigate the pressure to sell by providing financial relief and assistance to owners, thereby stabilizing the neighborhood.</p> <p>3. Maintain socio-economic diversity in the community.</p>
<p>Activity: Rehabilitation Assistance Program (RAP)</p>		
<p>Enable the viability and feasibility of the HIP program by providing a cost-effective workforce through on-the-job training and education for income-eligible youths and at-risk youths.</p>		
<p>Activity: Lead Safe Cambridge</p>		
<p>Provides comprehensive deleading assistance program aimed at landlords who rent to low income families with children under the age of six.</p>		

ECONOMIC DEVELOPMENT

Goal: To cultivate a supportive environment for income-eligible micro-enterprises and business, with particular emphasis on small, women and minority-owned businesses

Inputs: See Economic Development Division's Narrative, Objective #1.

Activity: "Making Your Money Work" Program	Output	Outcomes
Financial literacy classes teach Cambridge residents how to establish budgets, reduce debt, repair credit, and set financial goals, such as planning for retirement, saving for college, purchasing a home, or starting a business.	Provide core financial literacy skills to 200 income-eligible residents.	<ol style="list-style-type: none"> 1. Provide 200 income-eligible residents with the necessary skills to effectively and successfully manage their financial resources, leading to a greater opportunity for economic stability. 2. Of the 200 individuals mentioned above, approximately 100 will establish sound budgetary practices that allow them to save and plan for a life-changing event.
Activity: "Starting Your Own Business" Program	Output	Outcomes
This workshop will teach prospective entrepreneurs how to prepare and understand the essential elements of a business plan.	Help 100 residents understand the start-up process for a new business, as well as understand the businesses feasibility given the existing business climate.	<ol style="list-style-type: none"> 1. Provide crucial information to 100 residents that enables them to assess the outlook for a business idea. 2. Of these 100 it is expected that between 10 and 15 residents will start a new business in the long-term, while others will determine that their idea is not feasible.
Activity: "Minding Your Own Business"	Output	Outcome
Assist existing Cambridge income-eligible micro-enterprises with business and marketing strategies, competitive analyses, brand promotion, and realistic budgeting.	It is anticipated that 150 income-eligible micro enterprises will participate in this workshop series over the next 5 years.	<ol style="list-style-type: none"> 1. Provide 150 income-eligible micro-enterprises with the training needed to be manage and grow their business successfully. 2. Of these 150 businesses it is expected that 30 will grow their business sales enough to hire at least one additional full-time employee.

Goal: Promote Thriving Commercial Districts**Inputs: See Economic Development Division's Narrative, Objective #2.**

Activity: Best Retail Practices Program	Output	Outcomes
Assist low-mod income micro-enterprise independent retail and restaurant owners to boost their sales, grow their businesses with a goal of hiring additional low-mod income employees.	Serve 120 businesses through expert advice on improving the interior design of their establishments and developing better marketing plans, in-store consultations and 80/20 matching grants of up to \$5,000.	<ol style="list-style-type: none">1. Provide 120 eligible businesses with expert advice on improving the interior design of their establishments and developing better marketing plans.2. Of the 120 businesses mentioned above, 80 will receive in-store consultations on how to best improve their business.3. 60 of the 80 businesses receiving in-store consultations will receive 80/20 matching grants of up to \$5,000. <p>The long-term outcome will be Job Creation through an increase in sales that will necessitate and support the hiring of additional staff.</p>

Goal: Support efforts to sustain a diverse array of employment opportunities accessible to Cambridge workers including support for training of low and low-moderate Cambridge residents for jobs in the bio-medical and healthcare industries.

Inputs: See Economic Development Division's Narrative, Objective #3.

Program: Biomedical Program / Just-A-Start	Output	Outcomes
Expand training opportunities for residents of the City's NRS area, qualifying program graduates for entry-level jobs in the biomedical field and in local biotechnology companies.	Provide 35 residents of the City's NRS area with training and job placement services in the bio-medical industry.	Provide 35 NRS residents with the resources to improve their employment opportunities, financial security and quality of life.
Program: Health Care Program / Cambridge Health Alliance	Output	Outcomes
The Cambridge Healthcare Career Advancement Program has been contracted to provide training services for NRS residents so that they could advance into higher-level positions earning higher salaries.	22 NRS-eligible employees currently working at the lowest entry-level jobs are being trained to enter professions in the key shortage areas such as laboratory technicians, nursing, occupational therapy, pharmacy, physical therapy and radiological sciences.	Provide 22 NRS area residents with the training and education required for them to advance professionally in the Healthcare Industry and to improve their financial standing and quality of life.

PUBLIC SERVICES

Goal: To create or support a broad array of services and opportunities for families and youths.

Inputs: See Public Services Narrative, Objective #1.

Activity: General Public Services	Output	Outcomes
A variety of Public Service programs designed to assist residents who are in need.	More than 16,000 in-need Cambridge residents will receive essential community services and social/educational opportunities; housing and supportive services for women and families with children; support for homeless adults in recovery from substance abuse and/or alcoholism through the securing of alternative housing; and a variety of public services for low-moderate income multi-linguistic Cambridge residents.	These programs – serving over 16,000 in-need residents- will result in: 1. An increase in access to housing by women and families with children; 2. A reduction in the number of homeless women and families with children; and 3. An increase in self-sufficiency and life skills acquired by adults and families. 4. An increase in the number of adults in recovery from alcoholism and/or substance abuse. 5. An increase in low-income individuals/families gaining access to fresh produce and nutritious food; 6. A reduction in hunger in Cambridge through advocacy, community education and empowerment projects; 7. An increase in community awareness around the issue of hunger.

Goal: To create or support services for senior citizens and persons with disabilities residing in Cambridge.

Inputs: See Public Services Narrative, Objective #2.

Activity: Services for the elderly	Output	Outcomes
Assist Elders from Haitian-descent gain access to existing community services	Provide the following services to approximately 215 Haitian Elders: 1. Weekly group meetings engaging elder in for recreational, social and educational activities; 2. Opportunities for socialization with other Haitian Elders; 3. Assistance with social service needs, access to the Senior Food Pantry and other relevant benefits; and 4. Interpretation/ translation, English as a Second Language (ESL) and assistance with the citizenship/-naturalization process	Up to 215 elders will benefit from the following: 1. An increase in access to and use of existing services available at the Senior Center and in the Cambridge community; 2. A decrease in social isolation experienced by Haitian-speaking elders; 3. An increase in ESL literacy skills and self-confidence; and 4. An increase in elders taking Citizenship exams.
Activity: Services for persons with disabilities	Output	Outcomes
Provide a caregiver-respite program and transportation services to seniors and persons with disabilities to promote access to essential community services	Provide the following services to approximately 1,285 elders/individuals with disabilities: 1. Dial-a-ride transportation services to medical appointments; 2. Nutritional shopping transportation; 3. Escorted transportation for frail elders to medical appointments; and 4. Companionship/home visiting and respite services to caregivers of frail elders.	Up to 1,285 elders and individuals with disabilities will benefit from the following: 1. An increased in access to and use of medical services/health care; 2. An increase in enhanced nutrition and overall health; 3. A decrease in feelings of isolation by homebound senior citizens and individuals with disabilities; and 4. A reduction in turnover rate of caregivers of senior citizens and other individuals with disabilities.

Goal: To offer Legal support and services to public & private housing tenants in eviction cases.

Inputs: See Public Services Narrative, Objective #3.

Activity: Legal Services	Output	Outcomes
Provide legal services to low-moderate income families and individuals who are at risk of becoming homeless	Provide the following services to up to 325 low-moderate income families and individuals: 1. Provide legal counsel and representation to public/private housing tenants in eviction cases; and 2. Represent public and subsidized housing tenants and applicants for housing in administrative appeals. 3. Community outreach and consultation to community organizations and advocates on landlord/tenant housing law issues; and 4. Supervision/training of volunteer attorneys on landlord/tenant law, trial/administrative practice, and public/subsidized housing programs	Up to 325 participants will benefit from the following: 1. A reduction in homelessness and involuntary dislocation of low-moderate income families/individuals; 2. An increase in participants securing safe and affordable housing; and 3. An increase in service delivery capacity from a well-trained volunteer staff of 7-9 attorneys.

Goal: To offer age-appropriate services to disadvantaged and underserved youths.

Inputs: See Public Services Narrative, Objective #4.

Activity: Variety of services for under-privileged youths	Output	Outcomes
<p>Coordinate a summer camp program for children with emotional and behavioral difficulties; provide support and counseling to court-involved adolescents and provide bilingual/bicultural mental health services and support to recently immigrated Spanish, Portuguese and Haitian speaking children and families with serious psychosocial problems, intensified by cultural differences and social disadvantages.</p>	<p>Serve 1,250 under-privileged youths through:</p> <ol style="list-style-type: none"> 1. Summer day camp for children with emotional and behavioral special needs. 2. Conducting ongoing community outreach to inform of availability of services; 3. Psycho-educational groups addressing critical teen issues such as: sexual behavior, substance abuse, peer pressure, anger and domestic violence; 4. Peer group support; and 5. Individual counseling and information and referral to other supportive services. 6. Outreach, networking, and consultation at schools and in the community; 7. Hiring/Training/ Supervising a cross-cultural team of staff; and 8. Training on cross-cultural mental health issues for schools and other community programs. 	<p>1,250 under-privileged youths will benefit from:</p> <ol style="list-style-type: none"> 1. An increase in the social, emotional, physical, and cognitive development of children; and 2. An increase in self-esteem and behavior management for children. 3. A reduction in risk-taking and violent behaviors among hard to reach, low-income court-involved youth; 4. An increase in relationships building skills; and 5. Access to and use of community resources by families with court-involved youth. 6. An increase in coping skills and problem solving abilities while meeting social/academic challenges; 7. An increase in psychological health and academic success of participating linguistic youth; and 8. An increase in knowledge of cross-cultural mental health issues by agency staff, school personnel and other community staff.

Goal: To create or support domestic violence and abuse prevention and treatment for adults and youth.

Inputs: See Public Services Narrative, Objective #5.

Activity: Domestic Violence	Output	Outcomes
Help victims of domestic violence, primarily low-moderate income women and children, achieve long-term financial, physical, and emotional security;	Provide the following services to up to 480 victims of domestic violence: 1. Legal counsel and representation in court in cases involving divorce, restraining orders, child support, child custody, visitation rights; 2. Individual/group counseling to address psychological symptoms associated with domestic violence, such as depression/anxiety/stress; and 3. Supervision/training of volunteer attorneys working with victims of domestic violence	Up to 480 clients will benefit from the following: 1. An increase in financial security, stability and in safety from domestic violence for up to 480 clients; 2. An increase in physical/emotional health for up to 480 clients; and 3. An increase in service delivery capacity from a well-trained volunteer staff of 15-20 lawyers and 30-40 mental health professionals.
Support low/moderate income women who are confronting poverty, abuse, social isolation and the effects of trauma	Provide the following services to between 380-390 women: 1. Support groups focusing in domestic violence and stress reduction; 2. Educational workshops focusing in basic computer/finances training, basic economic literacy training, nutritious/ affordable meal preparation; and leadership development; and 3. Safe daytime space and support to homeless women.	Up to 390 women will benefit as follows: 1. An increase in women utilizing skills and tools that result in healing from the effects of trauma; and 2. An increase in women accessing resources, information, training and support essential for emerging from abuse, poverty and social isolation.
Educate and counsel youth about the issues of dating violence.	Provide dating violence intervention and prevention (DVIP) services to between 380-390 youths in high/elementary schools: Individual/group counseling and intervention services; Presentation of the DVIP curriculum in classrooms; and Training of faculty and peer leaders at the high school; and dissemination of information to larger community.	Up to 390 youth will benefit as follows: 1. An increase in level of knowledge by youth about the risk of dating violence; and 2. Enhanced capability by youth to prevent dating violence and assist peers with intervention activities.

Goal: To provide after-school and year-round employment programs; including life skills and academic support to youths and young adults.

Inputs: See Public Services Narrative, Objective #6.

Activity: Employment Training	Output	Outcomes
<p>Provide after-school and year-round employment programs including life skills and academic support to low-moderate income youth, with special focus on disadvantaged youth at the high school, youth residing in public developments, and out-of-school unemployed youth/young adults 17-24 years of age</p>	<p>Provide the following services to approximately 1,250 low-moderate income youth and young adults (17-24 years old):</p> <ol style="list-style-type: none"> 1. After-school classroom-based instruction in job readiness and life skills; 2. Career awareness; job readiness/development; job search training; job placements, in private/public sectors; job performance monitoring; and on-the-job-mentorship; 3. On-site skills training in construction, housing rehabilitation and energy conservation; 4. Case management, counseling, and individual service plans; 5. Academic support; high school equivalency/diploma and college preparation; 6. Summer literacy camp; and 7. Conduct outreach to the community, and to the local private industry in supporting employment services to youth in Cambridge. 	<p>Up to 1,250 participants will benefit from the following:</p> <p>An increase in employability, learned goal setting and decision-making;</p> <ol style="list-style-type: none"> 1. A reduction in the number of individuals living in poverty; 2. An increase in cognitive skills and positive attitudinal/behavioral patterns; 3. An increase in participants with high school/GED diplomas, and/or engaging in post-secondary educational programs; and 4. An increase in self-esteem and self-confidence.

Goal: To assist in providing a wide array of child-care services that benefit the children, the parents and the providers.

Inputs: See Public Services Narrative, Objective #7.

Activity: Child-care services	Output	Outcomes
Provide career development services to child care providers and other interested low-moderate income individuals residing in Cambridge	Provide the following services to 100 low-moderate income individuals: 1. Individual counseling session on career development/opportunities within the child care field; Information and referral; 2. Ongoing technical assistance; and 3. Access to child care career building materials and services. 4. Conduct outreach to inform community of availability of services; and 5. Develop child care career building materials and services.	Up to 100 youth will benefit from the following: 1. An increase in knowledge of child development, teaching skills, curriculum development, etc., by providers; 2. An increase in access to educational and professional development opportunities within the child care field; 3. An increase in the number of skilled and qualified providers of quality care and education for children/youth
Assist linguistic minority families in accessing early intervention services for their infant/toddlers with disabilities and special needs.	Provide the following services to over 200 bilingual/bicultural families with children under 3 years of age who have or are at risk for developmental problems: 1. Comprehensive developmental assessment and specialized therapeutic intervention provided largely by staff who speak the native language of the family; 2. Case management and individual family service planning; 3. Weekly home visits; and 4. Access to related community services such as: parent-child groups at community sites and transportation. 5. Other services provided: The hiring, training and supervision of bilingual/bicultural Early Intervention Specialists	Over 200 linguistic families will benefit from the following: 1. An increase in access to and use of early intervention services and medical care by linguistic families with infants-toddlers with disabilities and special family needs; 2. An increase in access to other existing community services by these families; 3. An increase in skills and knowledge acquired by bilingual/bicultural Early 4. Intervention staff who work with linguistic families; and 5. An increase in number of trained bilingual/bicultural Early Intervention staff resulting and an increase in service delivery.

EMERGENCY SHELTER GRANT

Goal: Provide quality Emergency Shelter services to homeless women and children and people with disabilities in Cambridge.

Inputs: See The Emergency Shelter Grant Narrative, Objective #1.

Activity: ESG for Women, Children and People with Disabilities	Output	Outcomes
Fund organizations that provide emergency shelters and allied services to homeless women, children and people with disabilities.	The provision of emergency shelter and services to a cumulative total of 4,900 homeless women, children and people with disabilities (not an unduplicated count).	<ol style="list-style-type: none">1. Almost 5,000 homeless single women and individuals in families will receive emergency shelter and allied services.2. Enable 4,900 homeless women and those in families in Cambridge to have access to emergency shelters and services thus being served by the Cambridge Continuum of Care.

Goal: Provide quality day drop-in services to homeless youth in Cambridge

Inputs: See Emergency Shelter Grant, Objective #2.

Activity: Drop-in services for homeless youth in Cambridge.	Output	Outcomes
Fund Cambridge Cares about AIDS' Youth on Fire program	Providing a day drop-in shelter for 5,000 homeless youths.	<p>1. Over 5,000 instances of homeless youths in Cambridge will receive a safe, welcoming place to shelter.</p> <p>2. These youths will have the opportunity to receive a host of referrals and supportive services helping to move them out of homelessness.</p>

Goal: Provide quality Emergency Shelter services to homeless men in Cambridge

Inputs: See Emergency Shelter Grant Narrative, Objective #3.

Activity: Drop-in services for homeless youth in Cambridge.	Output	Outcomes
Fund organizations that provide emergency shelters and allied services to homeless men.	The provision of emergency shelter and services to a cumulative total of 2,124 homeless men per year (not an unduplicated count).	<p>1. 2,124 men (per year) who qualify under the stringent McKinney definitions of homelessness, will receive quality emergency shelter and services, thus moving off the street at least temporarily.</p> <p>2. Enable over two thousand homeless men (per year) in Cambridge to have access to emergency shelters and services thus being served by the Cambridge Continuum of Care.</p>

On-line Resources

The following websites provide more information on the City of Cambridge, the City's Community Development Department, the CDBG, ESG and HOME programs, the Department of Housing and Urban Development and various organizations that the City partners with in establishing and executing its various programs:

The City of Cambridge

<http://www.cambridgema.gov/index.cfm>

Cambridge's Community Development Department (CDD)

<http://www.cambridgema.gov/~CDD/>

Cambridge's Department of Human Service Programs (DHSP)

<http://www.cambridgema.gov/DHSP2/>

U.S. Department of Housing and Urban Development (HUD)

<http://www.hud.gov/index.html>

The Commonwealth of Massachusetts

<http://www.mass.gov/>

Cambridge Housing Authority (CHA)

<http://www.cambridge-housing.org/chaweb.nsf>

Just A Start Corporation (JAS)

<http://www.justastart.org/>

Homeowner's Rehab, Inc. (HRI)

<http://www.homeownersrehab.org/>

Cascap, Inc.

<http://www.cascap.org/>

Center for Women & Enterprise

<http://www.cweboston.org/>

Monastero & Associates

<http://www.monasteroassociates.com/>

Use these links to visit the web sites of these agencies and organization

